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Social Security Bulletin

September 1938

Special Articles

Immediate Problems of Unemployment Compensation

Seasonal Workers and Unemployment Compensation

Aid to the Blind in New England

**Wages and Employment
Under the Old-Age Insurance Program**

**Age, Sex, and Color of
Applicants for Account Numbers**

SOCIAL SECURITY BOARD

WASHINGTON, D. C.

Volume 1

Number 9

SOCIAL SECURITY BOARD

WASHINGTON, D. C.

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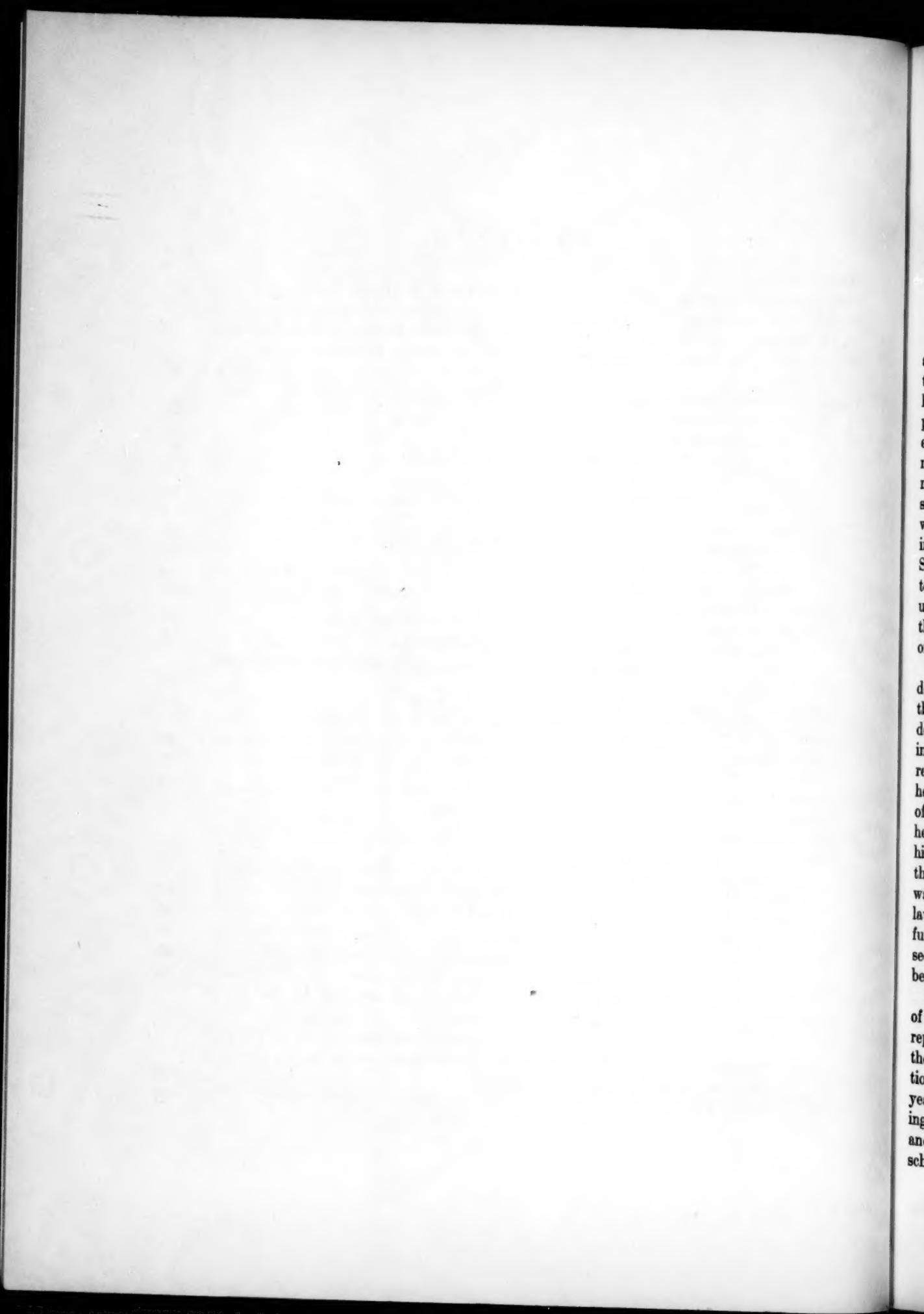
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Social Security Bulletin

Volume 1

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Number 9

SOCIAL SECURITY IN REVIEW

Broadening the scope of the old-age insurance and unemployment compensation systems under the Social Security Act, providing more adequate health and medical services, and affording the people of the Nation some protection against the economic losses arising out of ill health, were named by President Roosevelt recently as the next major objectives in the development of the social security program. "We have come a long way," the President declared in an address marking the third anniversary of the signing of the Social Security Act, "but we still have a long way to go. There is still today a frontier that remains unconquered, an America unreclaimed. This is the great, the Nation-wide frontier of insecurity, of human want and fear."

In his discussion of these objectives, the President recalled that some time ago he had directed the Social Security Board to give attention to the development of a plan for liberalizing and extending the old-age insurance system, and that more recently a national health conference had been held at his suggestion to consider ways and means of establishing an adequate national program of health protection. He concluded this portion of his address by remarking: "I am hopeful that on the basis of studies and investigations now under way, the Congress will improve and extend the law. I am also confident that each year will bring further development in Federal and State social security legislation; and that is as it should be."

The complex interrelationships of the problems of security were strikingly illustrated in a recent report to the President on economic conditions of the South. The report, submitted by the National Emergency Council, pointed out that "For years evidence has been piling up that food, clothing, and housing influence not only the sickness and death rate but even the height and weight of school children. In the South, where family in-

comes are exceptionally low, the sickness and death rates are unusually high. Wage differentials become in fact differentials in health and life; poor health, in turn, affects wages."

"The rapidly growing population of the South," according to the Council's report, "is faced with the problem of finding work that will provide a decent living." The problem is complicated, the Council declared, by the fact that "migration has taken from the South many of its able people." The rural districts "have exported one-fourth of their natural increase in sons and daughters.

* * * The search for wider opportunities than are available in the overcrowded, economically undeveloped Southern communities drains away people from every walk of life. * * * There are fewer productive adult workers and more dependents per capita than in other sections of the country."

The significance of such conclusions is enhanced by the magnitude of the problems of unemployment and dependency confronting the entire Nation. According to reports received by the Social Security Board, total Federal, State, and local obligations incurred for aid to the needy in July were more than \$258.7 million. This total, which includes earnings under work projects of the Works Progress Administration, but excludes administrative expense and cost of aid to transients, is the highest total recorded for any month since such figures have been available. The estimated number of different households receiving public relief under one or more of the several programs on which current data are published by the Social Security Board also increased in July to the highest total for any month since July 1936, the first month for which such an estimate was made. The total for July was 6.5 million different households, comprising 20.8 million persons. Of the total costs incurred in July, nearly 16.5 percent represented obligations incurred from

Federal, State, and local funds for payments to recipients of old-age assistance, aid to the blind, and aid to dependent children.

The number of States participating in all three of the public-assistance programs under the Social Security Act was increased to 38 recently, with the approval by the Board of Florida's plan for aid to dependent children and Virginia's plans for old-age assistance, aid to dependent children, and aid to the blind. The inauguration of Virginia's plan for old-age assistance will bring to 51 the number of States and other jurisdictions having such plans in operation—the maximum number eligible to participate in the program. The addition of the two new plans for aid to dependent children will increase the roster of jurisdictions having such plans in operation to 42, including 40 States, the District of Columbia, and Hawaii.

While public-assistance and relief costs continued to rise during July, benefit payments under the unemployment compensation program declined by more than \$3 million, or about 8 percent, from the total for June. This decrease was the first significant drop in these payments since the beginning of the year, when benefits first became payable in a large number of States. Exhaustion of wage credits of workers who had been receiving benefits was reported as an important factor in the diminished volume of payments by some States; several States, however, attributed the decline in part to reemployment of workers who had been receiving benefits and to reductions in the number of lay-offs. Unemployment benefits became payable in July in three additional States—Iowa, Michigan, and South Carolina; the operation of waiting-period provisions, however, prevented actual payment of benefits within that month, except in Iowa, where more than \$40,000 was paid. Although the addition of these three States to the ranks of those in which benefits are payable thus was not reflected in the total volume of benefit payments in that month, it resulted in a substantial increase in the total number of initial claims received, despite the fact that for the 25 benefit-paying States as a group, the number of such claims declined by more than 20 percent.

Progress has been recorded during the summer months in the development of administrative operations under the old-age insurance program.

The most important step in this field has been the completion of preliminary tabulations of wage records for the calendar year 1937. Substantially complete compilations of employers' returns for that year, discussed elsewhere in this issue of the Bulletin, indicate that an aggregate of approximately \$28 billion in taxable wages was received in 1937 by workers covered by the program; figures for the number of individuals who received taxable wages and further data on covered employment and taxable pay rolls in 1937 will be reported later. Present data, presented on pages 20-24, are of special interest in indicating distribution of employment and wages in small and large employing concerns.

Assignment of employee account numbers under the old-age insurance program has continued at a fairly stable level. During July, more than 532,000 such numbers were assigned, bringing the cumulative total to 40.1 million. During July, claims for lump-sum benefits under the program amounting to \$785,600 were certified for payment. The number of such claims certified during the month was 14,990. Since these lump-sum benefits first became payable in 1937, more than 184,600 claims, amounting to about \$6.7 million have been certified to the Treasury for payment.

On August 30, Frank Bane tendered his resignation as Executive Director of the Social Security Board, effective November 1. Mr. Bane is to become Executive Director of the Council of State Governments, with headquarters in Chicago. In announcing with regret Mr. Bane's resignation, Arthur J. Altmeyer, Chairman of the Social Security Board, said: "Mr. Bane has made a unique contribution to the task of placing the social security program on a sound administrative basis. His understanding of the objectives of the program, his wide experience, and his unfailing energy and courtesy have made him outstanding." The Board has appointed as Mr. Bane's successor Oscar M. Powell of San Antonio, Texas, who has been director of Region X of the Social Security Board since the Board was first organized. "The appointment of Mr. Powell," said Mr. Altmeyer, "is in accordance with the Board's policy of promoting from within its organization wherever possible. Mr. Powell's familiarity with all of the activities of the Board will be of great advantage in carrying on his work as Executive Director."

IMMEDIATE PROBLEMS OF UNEMPLOYMENT COMPENSATION

GEORGE E. BIGGE*

Unemployment compensation is a mechanism by which the community absorbs the shock of industrial change and adjustment through providing, in a measure, for workers who are deprived of jobs. It is not, and cannot be made, a complete answer to the problem of unemployment. It is important that we keep in mind what an insurance program may and may not be expected to do.

Three Types of Unemployment

From this point of view, there are three general types of unemployment. First, there is the short time, occasional unemployment, when there is a job but the man and the job don't get together. This failure is due to poor organization of the labor market. Benefit payments are no real solution of the difficulty which creates this situation. The remedy lies in a really effective placement service, which is a prerequisite of any system of unemployment insurance. At the other extreme is the so-called technological unemployment, when jobs have completely disappeared. The only real solution appears to lie in retraining displaced workers, developing new skills, building new industries, guiding young workers into other types of industry, transferring labor to other communities, and the like. A program to cope with this problem must supplement any system of unemployment insurance.

The intermediate type of unemployment exists when a man has a job to which he is likely to return, or has a prospect of another job in the near future, but has no opportunity to earn an income at present. Here, both the community and the employer have a definite responsibility and a stake in providing income which will help to bridge the unemployment of these workers who are attached to industries where, presumably, they will again be needed. It may be possible, further, that a system of unemployment compensation can be so set up that it will provide income for the worker who is temporarily unemployed and at the same

time will stimulate the employer to regularize his business as much as possible. While this is open to question, it is the objective of the much-discussed device of "merit rating."

Three Levels of Administration

Just as the problem of unemployment can be broken in these three parts, so the problems of State unemployment compensation administration fall at three levels. One part of the immediate responsibility is to maintain an effective placement service. We are fortunate in having such a service. The job in this respect, then, is to expand the service to meet the needs, and to integrate it with the benefit-payment procedure, so that the individual worker will find a *single* service to meet his needs. There may be two functions—placement and benefit payments—but from the worker's standpoint there should be *one* agency which performs these functions.

It is sometimes suggested that emphasis on the insurance function may lead to neglect of the placement function. Certainly no such result has occurred up to the present time. On the contrary, I am inclined to feel that in many communities we have undertaken an unduly ambitious program of expansion for the employment service. A realistic appraisal must indicate that there are places and times in which little can be accomplished by an elaborate system of interviewing and recordkeeping. In a one-industry town, the best records in the world would disclose few additional jobs. In a period of mass unemployment the same limitation would hold. At such times attention must first be directed toward giving the worker the benefits to which he is entitled, to tide him over the immediate emergency. In a varied-industry city, and in good times, when the level of employment is steady or on the up-grade, it is essential to stress the functions of job-finding and employer-contacting. The personnel in a local office should be such that they can deal with whichever aspect of the problem is more important at the time. With increased experience in the coordination of the two functions, and a more

*Member, Social Security Board. This article is taken from an address made by Mr. Bigge before State unemployment compensation administrators in Region XII, at San Francisco, Calif., July 15, 1938.

experienced staff, it should be possible substantially to reduce the expenditures for the combined service without sacrificing significant activities.

At the other end of the scale, we face a group of problems which relate to the long-run situation—problems of stabilization of employment, and of relief for those who are not eligible for benefits or have exhausted their benefits. In most cases State administrators will be expected to advise their communities with reference to such questions as these, to aid in exploring, developing, and planning, and in recommending legislation. Under some European systems, questions such as these are under the jurisdiction of unemployment insurance administrators. In this country, one typical law provides that "The unemployment compensation board * * * shall recommend to the governor * * * such action as will tend to aid and promote the prevention of unemployment * * *." Said board shall encourage and recommend methods of vocational training, retraining and guidance * * *. Said board shall cooperate with the state planning board and the state department of public works in planning public works projects to be conducted in times of depression * * *." At present, however, the Federal Works Program stands separately as a second recourse of workers who have exhausted their rights to unemployment benefits or are without such rights. General relief to indigent persons, including those whose poverty arises from unemployment, is almost wholly the responsibility of local government. Long-range questions of stabilization of employment and fundamental problems underlying adjustment of employment and the labor supply have received some attention in recent years, but we have not yet made much progress in dealing with them.

The intermediate field is our immediate responsibility; this is where unemployment compensation can be most effective. Here the duty is not only to administer the laws as they stand—to develop procedures for carrying out the purpose of the acts as effectively and as economically as possible—but also to examine every aspect of the programs, to find their inconsistencies, their shortcomings, their mistakes, their ambiguities, and to remedy them as soon as possible. This is the problem of "simplification" on which the States and the Social Security Board are working at present. While the Board is willing and eager

to help in any way possible, the major responsibility in this respect necessarily rests upon the States. The Social Security Act definitely contemplates that each State shall have not only the right but the obligation to develop its own program. Because of the pressure of time, and because of lack of experience in the States, the Board has offered suggestions, when requested, on State legislation and procedure. The variety of the programs adopted by the States gives a valuable opportunity to test different procedures and assumptions, and it has been the Board's endeavor to provide a clearing house so that each State may get the benefit of the experience of others. When all is said and done, however, each State is responsible, within very broad limits, for working out its own system. The Board is responsible only for seeing that the acts and procedures are such as may reasonably be expected to accomplish the general purpose *fairly* and *economically*.

Administrative Costs

During the past 6 months, which must be recognized as an initial and emergency period, we have stressed fairness and effectiveness more than economy, but the time has come to emphasize economy as well. Many States have administrative costs that cannot be justified by the services rendered or the financial resources available. The existing arrangements assume that when State systems are in full operation administrative expenses should not exceed 10 percent of the sum of collections. The Board believes costs can be held within this limit if laws and procedures are simplified and the offices are staffed with qualified personnel. We believe the limit can be maintained without injustice to anyone, although some of the emphasis on individual determination of benefits and contributions may have to be abandoned.

Amount and Duration of Benefits

The present requirement under all State laws that contributions and benefits be geared to the exact earnings of the individual necessitates a tremendous amount of recordkeeping and computation. Furthermore, it may well cause many disputes, since it is difficult to understand and to apply the exact formula and errors are likely to occur. The alternative is not necessarily a flat-rate system, although, in the end, this may be found practicable, but perhaps a system of wage

groups or brackets, in which both contribution and benefit rates are roughly related to wages but are easily determined by inspection. The fixing of maximum and minimum rates already recognizes such a principle to some extent. It would be quite consistent with the objectives of unemployment compensation to graduate benefits from the minimum to the maximum by intervals of \$2 or even \$5, based on wage differences, and it would greatly simplify operations.

The same principle might be used to relate the duration of benefits to earnings by some sort of graduated scale of earnings categories. For example, provision might be made that anyone who qualified for benefits would receive them for a minimum of, say, 6 or 8 weeks of unemployment, and that duration would be extended, up to a maximum, by 2- or 4-week intervals for the groups with higher earnings during the base period. Such a procedure might obviate many of the complications of the present systems, under which the duration of a worker's benefits is determined individually in relation to his individual wage credits.

Both these changes could be made and so adjusted that the total income and outgo of State funds would be about the same. They would result in eliminating many small payments, and some persons who now qualify for very limited periods would be excluded entirely. It is doubtful, however, whether the very limited benefits paid to such persons are worth the relatively large cost involved in their determination. It may be necessary to fix a substantial minimum of earnings as a condition of eligibility for benefits, recognizing that anyone who does not meet this requirement would be more effectively cared for in some other way.

A related problem is presented by provisions of State laws which permit or require recomputation of wage credits every quarter. This procedure will, in some cases, provide more benefits currently than would be available if the basis for computing benefits were a fixed base year, but it is difficult or impossible to justify the expense of quarterly computation, especially since the benefits, in most instances, would be available at a later period if the worker should again become unemployed.

Besides the expense entailed by these various individual computations and others of similar nature, the time required has resulted in delays which probably more than offset any added benefit

which individuals may have received. Substantial justice and prompt service will probably be more satisfactory to the beneficiaries and everyone else concerned.

The Question of Merit Rating

Provisions for merit rating raise another problem which is of more or less immediate concern in most States. Some agencies have given little thought to these provisions, but others which have faced them squarely find it most difficult and expensive to maintain the records necessary for merit rating in the generally accepted sense. Quite aside from the expense, I am inclined to feel that, as we examine this whole matter, we may find little justification for merit rating in a system of unemployment insurance.

Merit rating is based on an assumption which is peculiar to American thinking concerning unemployment insurance, i. e., that the system should be utilized to induce employers to regularize employment. Merit rating, by reducing the contributions of the "good" employer who maintains steady work, is designed to provide an incentive for stabilizing employment. The provisions for employer-reserve systems in two State laws express an even stronger assumption that, within specified limits, employers can carry responsibility for the continuous employment of their workers. On the other hand, the laws establishing pooled funds without merit-rating provisions proceed on the principle that unemployment is a common risk for which no specific responsibility can be allocated appropriately to one establishment or industry in contradistinction to another.

In support of the view that industry is responsible for maintaining employment, it is argued that when hard times come a business concern cannot shift charges for capital, except to a limited extent, and that it should not shift to the community charges for labor. Such a viewpoint was expressed some years ago by an eminent American jurist who said, in substance, that for every man who is steady in his work, there must be steady work; no industry is socially sound which cannot pay regular wages as well as regular interest, rent, and taxes. As an expression of a social ideal, that statement is excellent, but as a program of action it is difficult to put into operation. Responsibility for charges for either capital or labor, no matter how justifiable they are, is hardly more than a legal fiction when

a concern lacks the means to meet them. A large share of all modern industrial enterprise depends upon market conditions which are not within the control of an individual concern or even an industry as a whole. It is not necessary to outline the all-too-familiar forces through which disaster spreads from one industry to others at first glance only slightly related, to realize that employers, singly or as a group, can take only a limited responsibility for keeping their labor force employed.

Merit-Rating Procedures

Even if one grants the utility of merit rating as a way of stimulating employers to regularize employment, some procedures now contemplated are still open to question. In putting such a system into operation, it would be unreasonable to compare an individual employer's experience with the *general average* of all employers. A formula based on such a comparison would give an industry such as a public utility, which has a steady market for its service through no effort on its part, the same credit for "regularization" as would be given to a clothing firm which finds irregular markets one of its major problems. Logically, an individual employer's experience should be evaluated for merit-rating purposes in terms of the average for his kind of industry. We should compare a gas company with other gas companies, for example, or clothing manufacturers with other producers in the same field. Then we could actually give credit for the results of employers' efforts. As now commonly conceived, merit rating would mean that industries fortunate enough to have steady markets would be relieved of contributions with the result either that workers in other industries would be deprived of benefits, or that their employers would have to pay additional contributions to make up the difference. Personally, I see no injustice in asking the fortunate ones to contribute for the benefit of those who suffer from irregular markets. I am sure that when the large majority of employers who are affected by irregular markets fully realize the situation, their desire for merit rating will be less strong.

Furthermore, the idea of basing merit rating on benefits paid to workers formerly employed by a given employer seems to me fallacious. Suppose an employer lays off 100 men in San Francisco in July. Because of seasonal activity in other lines

these men are reemployed, and no benefits are charged to the employer. Three months later another employer also lays off 100 men, but since other lines are slack, most of his men draw benefits which are charged to his account. So far as employers' policies are concerned, the two situations are identical, yet one employer gets a reduction of contributions and the other does not.

It seems to me that if we are to have merit rating, it should be based on separations, not on benefits paid. This procedure would eliminate, also, the problem of allocating benefit payments to more than the last employer. One State, I believe, prorates the charge over all past employers. This arrangement certainly has no relation whatever to any effort on the part of the employer to regularize operations. In summary, lack of logic and consistency in the arguments for merit rating, the complexities of the proposal, and the tremendous expense involved for recordkeeping convince me that it has no place in a system of unemployment insurance. In workmen's compensation, where conditions are under control of the individual establishment, the principle is sound; but not in the case of unemployment, where the individual employer's efforts have little to do with the risk involved.

Seasonal and Partial Unemployment

Seasonal unemployment presents a problem not unrelated to that of merit rating. Some State laws make special provision for determining seasons in given industries. The object may be to prevent the workers from drawing benefits during a period when ordinarily they have not been employed, or it may be to protect the employer's merit rating by limiting the period during which he is responsible for wages or benefits. If, however, the purpose of the whole program is to stimulate employers to regularize, it may be that this aim is defeated by relieving them of that responsibility by fixing limited seasons. The problem of seasonal fluctuation and its relation to the employer, the worker, and the community is so complex that further study is urgently necessary to determine what special provisions may be made for it.

Another problem that must be dealt with in some way is that of benefits for partial unemployment. In a few States no provision is made for partial benefits; in some, partial benefits are post-

poned; and in several, partial benefits are paid without a waiting period. In at least one State such benefits are paid in a lump sum at the end of each month, and there is some discussion of quarterly payments to avoid the burden of weekly computation. I do not know what the final answer will be, but I am sure that some modifications are necessary in most States. We are gathering information on the actual levels of earnings and of benefits, the amount of wage loss through partial unemployment, and the like, and when such information is in hand perhaps we shall have a clearer picture of the problem.

One point seems clear: We shall need to distinguish more carefully than in the past between partial employment on the regular job; part-time employment of persons who, in general, are not seeking full-time jobs; and subsidiary employment of those who have lost their regular jobs. It may be wholly logical to overlook a certain amount of subsidiary earnings of a man otherwise unemployed, on the theory that he needs more than his unemployment benefits to live normally and that he should be encouraged to earn something at subsidiary employment if he can do so. A man partially employed on his regular job, however, should not necessarily be treated in the same way. While his need is doubtless equally great, he has made no additional effort to obtain these earnings, and no inducement held out to him will serve to continue or to increase such earnings. Effective administration requires that we recognize these distinctions.

"Simplifying" Unemployment Compensation

All these matters and many others can be considered as "simplification." None involves fundamental change in the program which provides for paying benefits in proportion to a man's past earnings. Nor do they lead in the direction of the unlimited doles which are being urged in some proposals in different parts of the country. Indeed, I believe that by making the system of self-

financing insurance work more expeditiously and economically, we may help to maintain such a system against the attacks of those who, in the name of simplification, would introduce an entirely different program. There can be no question but that we must meet the need of the unemployed. To make real and lasting progress toward that end, however, we must maintain a balance whereby the whole community will be benefited by the arrangements made for the security of the individual. It is just because the need *must* be met that present effort must be directed toward making unemployment compensation work as effectively and expeditiously as possible within the means at our disposal. We must recognize throughout both the need and the limitations within which we must operate.

Most of the difficulties I have mentioned involve substantive changes and must await amendments of the State laws. The Social Security Board can and will be glad to make suggestions, to furnish information, but unless the States will make a program of simplification their own, no further steps can be taken. In the meantime there are changes in procedures which may be made without need to wait upon amendments. In such instances States can begin at once—and many have begun—to effect an integration which will not only reduce administrative expenses but will simplify procedures for the employer and for the unemployed worker and will expedite the latter's registration and benefit payment.

The Federal Government and the States are engaged in one great undertaking—the provision of a measure of security of income for those who suffer the loss of a job. Our immediate connection may be with a Federal agency or with a State government, with a compensation or benefits section, or with an employment service, but all these areas of work are part of the same job, directed toward the same end. The problems to be solved and the work to be done challenge our united energies and abilities.

SEASONAL WORKERS AND UNEMPLOYMENT COMPENSATION

IDA CRAVEN MERRIAM *

In about half the unemployment compensation laws now in effect in this country there are provisions limiting the benefit rights of seasonal workers or requiring the administrative agency to study the problem of benefit payments to workers in seasonal industries or occupations. The terms of most of these provisions are vague, permitting—in many cases necessitating—considerable administrative discretion in putting them into effect. The rational formulation and evaluation of specific policies must be based on a guiding conception of the character and purpose of an unemployment insurance system and of the reasons for varying the benefit rights of workers in seasonal and in nonseasonal employment.

There is hardly an industry in the United States which does not exhibit some seasonal variation in employment. The magnitude and the pattern of variation differ greatly, however, from industry to industry. If one excludes from consideration the industries with very minor employment fluctuations, the "seasonal industries" may be divided roughly into two groups. At the one extreme are industries which virtually cease production for certain periods of the year—canning or logging in some areas; this first group will be designated as the short-season industries. The second type of seasonal industry is that which operates throughout the year but with definite peak and slack seasons—for example, the garment industry. There are marked differences among industries in the first group as to the length of the seasonal period, and among industries in the second group as to the amplitude and pattern of the fluctuations from peak to slack employment. Nevertheless, the distinction between the two types of seasonal industry is significant and important for unemployment compensation. Whether or not industries of the second type are seasonal according to the definitions now embodied in most of the State unemployment compensation laws is somewhat doubtful. The issue will have to be determined by each State.

* Bureau of Research and Statistics, Division of Unemployment Compensation Research.

Seasonality of production may affect the individual worker in a variety of ways. It may mean for him variations in daily or weekly hours of work, and consequently in his earnings, without, however, any change in his employment status. Some workers may themselves have steady jobs although employed in seasonal industries. Other workers may find year-round employment by working in several seasonal industries or by filling in periods of irregular employment in a nonseasonal industry with employment in a seasonal industry. Some workers may wish year-round employment but fail to obtain it and find themselves employed only for limited periods of time. To some individuals, seasonal employment for short periods represents a welcome opportunity for supplementation of the family income, but year-round employment is neither sought nor desired. A few workers with high wage rates may earn in seasonal employment an annual income adequate to their needs and may, therefore, not wish other work during the off season.

From the point of view of unemployment insurance, workers in seasonal industries fall into two theoretically distinct groups: those who are in the labor market during part of the year only and during the other part of the year are not actively seeking work; and, second, those who are constantly attached to the labor market. It may be difficult to tell in which group an individual worker belongs, since failure to seek work may be due to past experience of the impossibility of finding work at certain seasons of the year. In practice, the test of inclusion in one or the other group will probably have to be the worker's previous employment record, but the distinction remains important as a guide to policy.

All existing unemployment insurance systems exclude some workers in seasonal industries from benefits by the general coverage and eligibility provisions. In this country, the general exclusion of agricultural labor eliminates from compensation a large amount of seasonal unemployment. The limitation of coverage to employers who operate 20 weeks or more a year excludes many seasonal

activities. Resort hotels in a number of States are finding it possible to avoid coverage by shortening their usual season a single week. Sometimes no change in the customary practice is necessary. The general eligibility requirements of the unemployment compensation laws further exclude from benefits a considerable number of seasonal and irregularly employed workers who accumulate too few weeks of employment ever to qualify for benefits, although the industry in which they are employed may be covered. In addition, a few States exclude from coverage specific occupations which might be regarded as seasonal in nature.

The eligibility provisions of existing unemployment compensation laws, and to a slight extent the coverage provisions, also reflect an intention to exclude from the system the most casual and irregularly employed workers. This exclusion is justified on the ground that the system is not intended and cannot afford to give protection to all unemployed workers. Only the worker who has an expectation of at least a specified minimum of employment in a year is eligible for insurance protection. If total benefits are proportioned to previous earnings, as in most of the State laws, the irregularly employed workers would in any case qualify for such negligible amounts as hardly to justify the administrative expense of payment. With respect to eligibility provisions, the irregularly employed workers in seasonal industries are in the same position as irregularly employed workers in nonseasonal industries.

A number of arguments are advanced for further and specific limitation of the benefit rights of workers in seasonal industries. It is said that: (1) Seasonal unemployment is predictable, and seasonal workers face not the probability but the certainty of some unemployment year after year; therefore, seasonal unemployment is not properly within the scope of a social insurance system. (2) Seasonal workers are already compensated for their periods of unemployment by high hourly wage rates. (3) The drain of benefit payments to seasonal workers will bankrupt State unemployment compensation funds, rendering them insolvent in times of recession and thus depriving steady workers of the benefits due them. (4) Benefit payments to seasonal workers will subsidize seasonal industries and encourage seasonality of operation.

The validity and the practical significance of these arguments should be examined.

Is Seasonal Unemployment Predictable?

Seasonal unemployment can be analyzed from two points of view, that of the industry and that of the individual worker. If the industry alone is considered, it is certain that seasonal unemployment will occur, year after year, in industries of the type which have here been designated as short-season industries. Shortages or surpluses of crops or of orders for the product will cause variations in the number of workers seasonally employed, and thus in the number seasonally unemployed. There will also be variations from year to year in the timing of the season. In some short-season industries one will find a minority of employers who have succeeded in stabilizing employment throughout the year. But on the whole, it can safely be predicted that in such industries production will be carried on only during certain periods of the year.

In the case of industries of the second type, those with year-round production but with busy and slack seasons, the situation is quite different. In the women's garment industry, for instance, production is usually concentrated in the spring and the fall of the year. But the level of production at any particular period of the year and the degree of concentration of production in certain months depend more definitely on general economic conditions and on the existence or lack of orders than on seasonal factors. Moreover, the variation from firm to firm in the timing and magnitude of the peak of production is so great as to make employment in the industry appear irregular rather than seasonal in character if attention is centered on actual employment rather than on statistical averages.

It is significant that for industries other than the short-season industries, a "typical" and regularly recurrent seasonal pattern can be found only where related industries are grouped into major industrial categories. If the grouping is sufficiently broad, irregularities in the employment pattern of the component industries are canceled, and a general pattern of seasonal variation appears. In the entire economy, productive activity tends to be concentrated in the spring and the fall of the year, with a slight dropping off in activity in mid-summer and a sharper decline in midwinter. This movement and gross seasonal movements for major

industrial groups are regularly recurring. But for smaller industry groups and for individual firms in industries of the second type as here defined, while fluctuations in employment in a particular year may be marked, seasonal patterns of unemployment are not so regular; in many cases there are marked changes in the pattern from one year to another. The probable limits of the amplitude and timing of seasonal unemployment in such industries can be determined only in broad terms and subject to a high degree of error.

From the point of view of the individual worker in such industries, seasonal unemployment is even less certain than it is from the point of view of the industry. The millinery worker knows that there is likely to be a lay-off after Easter; he also knows that if an order happens to come in at the right time, the lay-off will be short and may affect few workers. If he is an unusually capable worker, he may feel relatively sure that his period of unemployment, if it occurs at all, will be brief; if he is a marginal, poor worker, he may expect to be unemployed a long time. The great mass of workers will not know whether they will be unemployed for long or short periods, or at all, during the slack season in any particular year. In other words, the *incidence* of seasonal unemployment in industries of this type is unpredictable, and such unemployment may be considered a hazard within the scope of the social insurance program.

For the worker in a short-season industry the situation is a little different. Where a plant maintains a few employees throughout the year, any worker may aspire to be employed the year round; but the great bulk of workers know when they are hired that their employment is of limited duration. For these workers, unemployment during the off season is inevitable *unless* they can find jobs in some other industry. In the latter event, the worker is in effect a year-round worker, part of whose employment is in a seasonal industry. He is attached to the labor market throughout the year and unemployment will come to him, also, unexpectedly and at unpredictable times.

Workers in seasonal industries who do not wish other paid employment during the off season are in a different position. They may be considered an auxiliary part of the labor force; and it would be entirely equitable and consistent with the fundamental purpose of unemployment compen-

sation to exclude them from receipt of benefits during the periods when they are not actively seeking work. Most of the State unemployment compensation laws which provide for special treatment of seasonal workers in effect recognize this distinction by defining such workers as those ordinarily employed in seasonal industries who do not customarily (or ordinarily) have other work (or other employment) in the off season.

Do Seasonal Workers Receive Relatively High Wages?

It is commonly assumed that workers in certain seasonally affected industries, primarily the construction industry, receive sufficiently high hourly rates to compensate them for loss of employment at certain periods of the year. The fact of high hourly wage rates is easy enough to verify. Unfortunately, too little is known about actual annual earnings in specific industries to make possible any informed judgment as to the adequacy of these earnings on an annual basis or as to their comparability with the returns from employment in other industries. And even the hourly wage rates of workers in many seasonal industries are low.

State unemployment compensation laws in this country, by setting a maximum weekly benefit amount and a maximum amount of earnings that will be credited to each worker per quarter, now place a definite limit on the benefit rights of the higher-paid workers. Specific limitations for high-paid seasonal workers would introduce a different purpose into the system and would, moreover, lead to serious administrative difficulties. In the first place, it would be necessary to distinguish the seasonal workers with "adequate" annual incomes from those with "inadequate" annual incomes. The former may be relatively so few in number as not to justify special attention. Secondly, even the high-paid seasonal worker suffers from cyclical, technological, and irregular unemployment, for which he should be compensated.

Will Payment of Benefits to Seasonal Workers Bankrupt State Funds?

An exact answer to this question would involve, first, a method of estimating the amount of compensable unemployment attributable to specific industries in particular States. No satisfactory method of making such an estimate has been de-

vised. Not only is statistical information lacking, but the very concept of the unemployment hazard in individual industries involves serious ambiguities. If a worker who has been employed in a brick factory for 9 months loses his job, immediately finds employment in a garage, and then is laid off 3 weeks later, is his unemployment to be attributed to the brick industry or to the automobile repair service industry? This logical difficulty arises wherever interindustry mobility is an important factor, as it is in many areas of economic life in this country.

Until a State has had some experience with benefit payments, the only data available for analysis of seasonal unemployment will be figures showing the number of workers employed in particular industries in some week of each month or, in rare instances, in each week of the year. Such data do not indicate the amount of unemployment, and certainly not the amount of compensable unemployment, attributable to the industry, since they contain no clue as to the duration of weeks of employment and weeks of partial or total unemployment for individual workers. They do not even indicate the total number of workers attached to the industry, since there is no way of determining how many workers have moved in and out of the industry over the period of a month or a year. If 5,500 workers were employed on July 15 and 5,000 on August 15, it is entirely possible that between the two dates 2,500 were fired and another 2,000 hired. In the second place, employment figures for a particular industry give no indication of the number of workers who find employment in other industries and occupations.

Whatever the difficulties of defining the unemployment hazard of particular industries, once benefit payments begin it is possible to measure the relative drain on the fund caused by benefit payments to workers whose claims result from separation from particular industries. Only after several years, however, will it be possible to estimate what proportion of the benefit payments to workers separated from seasonal industries represents payments for strictly seasonal unemployment. The experience of Wisconsin¹ up to the

¹ The Wisconsin unemployment compensation law provides that partial benefits shall not be paid to workers in fruit and vegetable canning during the active season; otherwise there are no special restrictions on the benefit rights of workers in seasonal industries. Employment in logging operations is not covered by the Wisconsin law.

present indicates no excessive drain from seasonal industries.

Were benefits paid to all eligible workers for a fixed number of weeks, and for as many as 26 weeks a year, there might be reason to fear the effect on the fund of payments to seasonal workers. But with the duration and amount of benefits directly related to past earnings, the possible drain on the fund is much less. Whether this strict limitation of benefits in relation to past earnings is socially desirable may be debated. But as matters stand, State unemployment compensation systems contain an automatic check on benefit payments. It should be noted, moreover, that some seasonal industries may be expected to pay into the fund more than is drawn out in benefits, since contributions are based on total pay rolls, while the great majority of the workers in the industry may prove ineligible for benefits. This is particularly likely to be the case in industries which rely primarily on migratory laborers who work too short a time in any one State to acquire rights to benefits under any State law.

The limitation on benefits that results from existing eligibility and duration provisions is more effective in the case of workers in short-season industries than in the case of workers in industries with slack and busy seasons. Considerable amounts may be paid as unemployment compensation to workers who are laid off in industries of the second type; the important question is, What will be the *relative* drain on the funds from such payments?

One cannot rightly evaluate the danger to State unemployment compensation funds of benefit payments resulting from seasonal unemployment without comparing the probable size of such payments with those properly attributable to non-seasonal unemployment. As has been pointed out above, not all unemployment in either type of seasonal industries is seasonal unemployment. Even during the active season, there is, in many short-season industries, a considerable volume of partial unemployment, which would be compensable under the laws of many States. In industries of the second type, a considerable number of workers are partially unemployed in the busy season as well as in the slack season. A considerable amount of the unemployment in industries of this type can be regarded only as irregular in character, while in both types of seasonal industries

recession or depression brings further unemployment. In the first place, therefore, the possible savings to the fund from specific limitation of benefits for strictly seasonal unemployment will not be so great as might appear from an examination of the volume of unemployment in seasonal industries. In the second place, many industries which cannot be regarded as seasonal under any reasonable definition will, because of labor turnover and irregularity of employment, be responsible for much unemployment, in prosperous years as well as in depression periods.

It would seem, on the basis of present knowledge, that the only States which need fear a serious drain on their funds from payments to seasonal workers are those in which a large proportion of all the industries of the State are seasonal in character, with sufficiently long periods of operation to qualify many workers for benefits and with such a timing of the periods of seasonal activity that there is little opportunity for dovetailing employment. The problem will be most acute in States with limited industrial populations. In such States the present contribution rate may not be adequate to cover the normal risks of unemployment within the State. If immediate limitation of benefits is necessary, this situation would seem to call for the development of some alternative policy for the future.

Will Benefits to Seasonal Workers Subsidize Seasonal Industries?

The individual employer-reserve system and the merit-rating device represent attempts to shift some of the responsibility of compensation for unemployment to particular industries. Whether the objective of increased stabilization will be achieved by these devices is still an open question. However, it cannot be too strongly emphasized that, under systems which incorporate these principles, limitation of benefits for seasonal workers runs counter to the logic of allocating responsibility to specific employers. If contributions are reduced for employers whose accounts are charged with relatively few benefit payments, any specific limitation of benefits to seasonal workers represents a measurable subsidy to employers in *seasonal* industries. In excluding from coverage employers who operate at a given level less than a specified number of weeks in the year, the Social Security Act, and nearly all State laws, in effect recognize

that some employers carry on activities of such limited duration that they should not be brought under the system at the present time. Beyond that it is not reasonable to go, so long as the merit-rating provisions stand.

If merit rating is effective at all, it should operate most forcefully in those industries where fluctuations in employment are to some extent under the control of the employer. Since neither cyclical nor secular declines in employment are ordinarily subject to control by individual employers, merit rating would seem likely to be most effective in seasonal and irregular industries. The number of occupations in which seasonal employment is inevitable is much smaller than is ordinarily realized, and the outstanding examples of successful stabilization are all on the part of employers in seasonal industries.

Limitation of benefits for workers in seasonal industries may well result in destabilization of employment if merit-rating provisions are in effect. Employers who ordinarily maintain a stable labor force, at some trouble and expense to themselves, may have an incentive to allow employment as well as production to fluctuate, in order that they may receive a seasonal classification. Moreover, there will be an incentive for employers in industries which have been determined seasonal to concentrate insofar as possible all unemployment in the off season, thus in many cases forcing greater seasonality of operations in related industries.

The majority of the State laws which provide for the limitation of benefit payments to the active season specify that this period shall be the longest period during which "according to the best practice of the industry" it is customary to operate. It has been argued that the intention was to enable the most stable employers in a seasonal industry to qualify for reductions in their contribution rates as easily as employers in nonseasonal industries, while providing an incentive to less stable employers to lengthen their periods of operation. This argument has some merit in the case of a very few short-season industries where periodic shut-downs are really inevitable. But in most seasonal industries, the "best" practice of the industry is year-round operation. And if it be assumed that what is meant by the phrase "best practice" is the practice of the majority of employers, the effect will be to sanction existing

irregularity of operation and to discourage future improvement.

Under a pooled-fund system of unemployment insurance the payment of benefits to seasonal workers could be regarded as a subsidy to the industries in which they were employed only if knowledge that the workers were receiving benefits led the employers to reduce wage rates. The possibility of such a reduction would depend upon the relative bargaining power of workers and employers in particular industries and perhaps upon the application of minimum-wage legislation. Moreover, only in the short-season industries would the relation between employment in the industry and compensable unemployment be sufficiently direct to suggest a general reduction in wage rates. Where the incidence of unemployment is unpredictable, as in industries with busy and slack seasons, it would be impossible to make reductions applying only to those workers who will later receive compensation. Knowledge that workers can draw benefits may lead some employers to dismiss workers whom they would otherwise have tried to carry on their pay rolls. Such action would cause a slight destabilization of employment, but this result would occur as frequently in nonseasonal as in seasonal industries.

Administrative Problems

Any specific limitation of the benefit rights of seasonal workers not only raises fundamental questions of policy but may lead to serious administrative complications.

Several methods of limiting the payments to seasonal workers have been proposed. Eleven of the State laws call for payment of benefits only during the defined period of seasonal operations; in other words, benefits are not payable in the off season. The remaining State laws call either for an equitable adjustment of benefit rights or for limitations proportionate to the contributions received from the seasonal industry. The chief types of adjustment thus far suggested are:

1. Lengthening the waiting period for workers in seasonal industries;
2. Reducing the proportion of earnings of seasonal workers credited for benefit-payment purposes; and
3. Segregating the wage credits (against which benefits may be charged) earned in seasonal and nonseasonal employment, with the former avail-

able for use only during the defined seasonal period and the latter at any time during the year.

The limitation of benefit payments to the defined seasonal period or the segregation of wage credits earned in seasonal and nonseasonal employment would make it necessary for the administrative agency to determine in advance the seasonal period for each seasonal industry and perhaps for special occupational groups within each seasonal industry. Even in the short-season industries the timing of the season varies greatly from year to year because of weather conditions, changes in consumer demand, or the effect of the business cycle. Practices vary greatly from employer to employer. To disentangle these conditions and determine what is the normal season, or even the longest season permitted by the best practice in the industry, will require objectivity and wisdom, as well as adequate data. In the case of industries with year-round employment, but with busy and slack seasons, the difficulty of determining a seasonal period of operation is far greater, if not insuperable. Moreover, in such industries, the saving to the fund from limitation of benefits to definite periods of the year might not be significant.

The device of limiting benefit payments to a defined season is applicable, if at all, only to the short-season industries. Even in those industries, a difference of a week or two in the timing of the seasonal period may wipe out most of the possible saving to the fund by allowing many workers to draw most of the benefits to which their accumulated wage credits would entitle them. Moreover, the specification of a definite seasonal period may lead to real injustice as between workers, since for each worker chance in the timing of his lay-off and in the timing of operations in the particular firm by which he is employed will determine his benefit rights. If an attempt should be made to define an off season during which benefits were not payable in industries of the second type—those with busy and slack seasons—the inequities might be much greater.

A further disadvantage in limiting benefit payments to definite periods of the year is the fact that the seasonal worker, if he receives benefits at all, will receive them at widely separated time intervals. This will cause confusion, if not hardship, to the worker and administrative difficulty to the unemployment compensation agency.

Seventeen of the State laws define a seasonal worker as one who does not ordinarily have other work (or employment) in the off season. How difficult it will be to administer this provision depends partly on the decision made by the State as to the meaning of other work, and the tests established for employment during the off season. If employment in covered industry only is counted, the individual wage record will give some information, though it will not prove whether the worker "ordinarily" or regularly has other employment. Several of the laws specify that noncovered employment also shall be considered. If a State interprets the provision to mean "substantial" employment in the off season, the necessity for exercise of judgment will arise in each case. Disputed claims are likely to be numerous, no matter what test is applied.

The segregation of wage credits earned in seasonal and in nonseasonal industries would avoid this difficulty of distinguishing between workers, since an individual who had had employment in a covered industry during the off season would automatically be permitted to draw benefits on the basis of the wage credits thus earned. This device, however, would not take account of employment in noncovered industries. So long as there are size-of-firm limitations on coverage, the device may, therefore, be very unfair. Nor would it allow for consideration of the individual's customary employment experience. It would lead to frequent interruptions in the payment of benefits to workers who at any time obtained employment in seasonal industries. From an administrative point of view, this method would necessitate setting up dual wage records and would introduce considerable complexities into the benefit procedures.

The other two suggested methods of limiting benefit rights—lengthening the waiting period and decreasing the proportion of earnings credited—might be put into effect without administrative determination of a fixed seasonal period. The proportionate reduction in credits or increase in waiting period for specific industries would, however, have to be determined on the basis of some measure of the "seasonality" of the industry. The difficulties of arriving at an equitable test of seasonality have already been discussed. In addition, it would be necessary to set up criteria for distinguishing the seasonal workers from the non-

seasonal workers in seasonal industries. One advantage of these two methods is that they both would make it possible for the fund or the employer to carry part of the burden of seasonal unemployment, since wage credits could be reduced, or the waiting period increased, less than would be indicated by the measure of seasonality. These methods are better adapted to limitation of benefits for workers in industries of the second type, those with busy and slack seasons, than is any method based on the determination of a seasonal period. Whether benefits for workers in these industries should be limited by specific regulation is, however, highly questionable. And in practice, the specific decisions made on the basis of these methods would probably prove difficult to justify either to the workers concerned or to the general public.

It should be recognized that any special regulations applying to particular groups of workers are certain to necessitate special types of reporting by employers and special methods of recordkeeping and benefit computation by the agency. Such regulations will, therefore, increase administrative expenses, and this increase should be taken into consideration in any estimate of the probable savings from limitation of benefits.

Conclusion

In the foregoing discussion it has been suggested that there are no conclusive *a priori* reasons for limiting the benefit rights of any but a very small group of workers in "seasonal" industries under a system designed to pay benefits on an insurance basis during limited periods of unemployment, to workers who are currently attached to the labor market. It has been pointed out that available information is inadequate to indicate what drain on the unemployment compensation funds of particular States will result from benefit payments for seasonal unemployment. The danger of depletion of funds because of payments of benefits to seasonal workers would seem to be serious in only a few States, primarily those with limited coverage and few industries. It is probable that States with diversified industries can justifiably wait until after a year or two of experience with benefit payments before applying special seasonal regulations. If special regulations prove necessary, the resultant administrative adjustments can better be made when the regular benefit-payment

machinery is functioning smoothly than in the first months of benefit operations.

It is important, however, that steps be taken now to assure the accumulation of relevant data on which future policy decisions may be based. Studies now in progress in a number of State unemployment compensation research divisions will add greatly to present knowledge of seasonal employment. But the chief source of new information will be the experience of the benefit-paying States.

If experience should demonstrate that seasonal unemployment is a serious problem for unemployment compensation, analysis of that experience should also point the way to possible methods of handling the problem. In some States a large number of workers in short-season industries, who also have some employment in the off season, may qualify for benefits of such small amounts as hardly to justify the administrative cost of payment. This difficulty might be met either by more stringent eligibility requirements—which would exclude such workers entirely—or by a change in the ratio of benefits to earnings for lower-paid workers, so that everyone who qualified at all would be eligible for a given minimum number of weeks of benefit. If it is found that the chief problem is the threatened insolvency of unemployment compensation funds in a few States where there is a marked concentration of seasonal industries, a national reinsurance system which would effect a partial pooling of risks for the entire country might be the solution. If further study and experience indicate that in some States con-

siderable sums are paid year after year to workers in a few short-season industries operating for 6 or 8 months, and if it appears that the workers in these industries are not really looking for other work during the off season, limitation of benefits to the seasonal period may be decided upon.

It is possible, although it does not now seem probable, that payments of benefits to workers on account of seasonal unemployment will result in a measurably excessive drain on unemployment compensation funds in many States. In such case, the adjustment within the insurance system might take the form either of restricted benefit rights or the use of additional sources of funds, such as employee contributions or Government subsidy. This situation might arise here, as it did in England, if benefits of almost unlimited duration were substituted for provisions of the present State laws relating benefits to previous earnings (or employment). In the absence of such a change, however, a heavy drain on the unemployment compensation funds in many States seems more likely to result from general disorganization of the labor market than from strictly seasonal unemployment. While stabilization of employment is important to the smooth functioning of unemployment insurance, the major policies directed specifically toward this end must probably be developed outside the insurance system itself, although the long-run effect of unemployment compensation in helping to stabilize economic activity through the maintenance of workers' purchasing power should be taken into account.

THE INCIDENCE OF AID TO THE BLIND IN FOUR NEW ENGLAND STATES

RUTH S. BRUSH *

The number of individuals receiving aid to the blind in relation to the population varies widely among States administering this type of public assistance under the provisions of title X of the Social Security Act. Even within the New England area variation is great. In April 1938 four New England States—Maine, Massachusetts, New Hampshire, and Vermont—were administering approved plans for aid to the blind under the Social Security Act. Maine has consistently administered aid to more blind persons, in relation to total population, than any other State administering aid to the blind under the act. The wide variation in the rates in the four neighboring New England States invites speculation as to the factors contributing to the differences in the extent to which this program has been put into effect.

Among the important factors are variations in the extent of blindness in the general population; varying policies in transferring to the old-age assistance program recipients of aid to the blind who are eligible to receive old-age assistance; and inevitable differences in the several States' interpretation of "need."

In the four New England States an individual is considered to be blind if with correcting lenses he has 20/200 or less vision in the better eye or a corresponding limitation of the visual field.

Census of the Blind

Little information is available concerning the actual extent of blindness in the United States. While a census of the blind was taken as part of the Fifteenth Decennial Census of the United States in 1930, the Bureau of the Census recognizes that the data on blindness are neither accurate nor complete.¹ The census enumerators did not record information concerning blind persons on the population schedule but used a supplementary schedule, on which was entered the name, sex, race, age, and post-office address of any person who was blind. It is probable that the

* Bureau of Research and Statistics, Division of Public Assistance Research.

¹ *Fifteenth Census of the United States: 1930, The Blind and Deaf-Mutes in the United States, 1930*, p. 2.

enumerators sometimes failed to obtain information for this supplementary schedule either through negligence or because of the tendency on the part of relatives to conceal the presence of blind persons in their families. Furthermore, the degree of visual defect was not determined by medical criteria.

According to the census, Maine had the largest proportion of blind individuals in the general population reported by any New England State, and Massachusetts had the smallest proportion reported by any of the four States included in this study. Only two States—Missouri and New Mexico—showed larger proportions of blind persons than Maine. In Maine in 1930, as shown in table 1, the census enumerated 626 blind persons in the population, but in April 1938 there were 1,268 recipients of aid to the blind, or twice the 1930 number. The Division of Pensions, the agency which administers aid to the blind under the Social Security Act, reports that all but six recipients of aid to the blind have been examined by ophthalmologists. The discrepancy between the two figures is partly accounted for by the passage of time. Without doubt, also, the census enumeration was incomplete for the State.

In April 1938 New Hampshire also was providing aid to more blind individuals than were

Table 1.—*Number of blind individuals and number per 100,000 population enumerated in 1930, listed on State registers on selected dates, and receiving aid to the blind in four New England States, April 1938*

Item	Maine	Massachusetts	New Hampshire	Vermont
Number of blind individuals:				
Fifteenth Decennial Census of the United States: 1930	626	1,924	251	22
State register of the blind ¹		5,270	667	—
Receiving aid to the blind, April 1938	1,268	1,058	290	16
Number of blind individuals per 100,000 total population:				
Fifteenth Decennial Census of the United States: 1930	79	45	54	6
State register of the blind ¹		119	131	—
Receiving aid to the blind, April 1938 ²	148	24	57	7

¹ Data for Massachusetts are as of Nov. 30, 1937; for New Hampshire, as of May 21, 1938.

² Rates based on total population estimated by the Social Security Board with the advice of the U. S. Bureau of the Census as of July 1, 1937.

enumerated in 1930. In the other two States, however, the number of recipients in April 1938 was less than the number of persons enumerated as "blind" in 1930. (See table 1.)

State Registers of the Blind

In two States—Massachusetts and New Hampshire—additional information is available as to the extent of blindness. Both the division of the blind of the Department of Education in Massachusetts and the Board of Welfare and Relief in New Hampshire maintain registers which are intended to include all blind persons in the State. These registers are believed by the agencies maintaining them to be substantially complete and accurate.² No medical tests, however, are given in either State as a prerequisite to registration, and some of the persons registered doubtless would not be considered blind according to objective standards approved by the Social Security Board for use in establishing eligibility for aid to the blind. On November 30, 1937, there were 5,270 persons listed on the Massachusetts register, as contrasted with the 1,924 persons enumerated in 1930 and the 1,058 persons receiving aid to the blind in April 1938 under a plan approved by the Social Security Board. In New Hampshire there were 667 persons listed on the State register on May 21, 1938, as contrasted with the 251 enumerated in 1930 and the 290 receiving aid to the blind under the Social Security Act in April of this year. (See table 1.)

Comparison of the figures in table 1 indicates that there is no reliable basis for approximating the extent of blindness in the population of the two States which do not maintain registers. It cannot, therefore, be determined with any degree of accuracy whether there is any direct relationship between the extent of blindness and the extent to which blind persons are aided in Maine and Vermont.

Age Requirements

Other variable factors which have an important bearing on the rates for aid to the blind are the minimum and maximum age limitations prescribed by statute or by policy for eligibility for aid to the blind in the different States. Of the

² It may be that there are still on the register some names of persons whose vision has been restored or who have died.

Table 2.—Number of individuals and number per 100,000 population¹ in specified age groups receiving aid to the blind in four New England States, April 1938

State	Recipients of specified age						
	Total, all ages		16-64 years		65 years and over		
	Number	Number per 100,000 total population	Number	Number per 100,000 population 16-64 years	Number	Number per 100,000 population 65 years and over	
	All ages	16 years and over					
Maine.....	1,268	148	205	499	98	769	915
Massachusetts.....	1,058	24	32	813	27	245	76
New Hampshire.....	290	57	77	142	44	148	285
Vermont.....	141	37	51	85	35	56	147

¹ Based on population in specified age groups estimated as of July 1, 1937, by the Social Security Board with the advice of the U. S. Bureau of the Census.

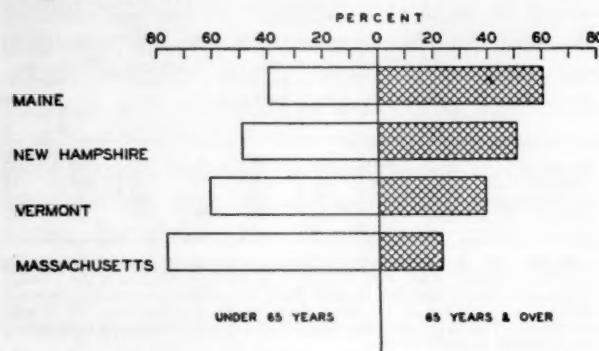
² No estimates of population aged 16-21 are available; it was, therefore, necessary to make age 16 the lower limit for the computations for Massachusetts and Vermont, although these 2 States do not administer aid to blind persons under 21 years of age.

four New England States, none gives this type of public assistance to children under 16 years of age. Needy blind children under 16 are doubtless cared for under some other program. Sixteen is the minimum age prescribed by the Maine law and is also the minimum age according to New Hampshire policy. The Massachusetts and Vermont laws, however, establish the minimum age at 21 years. Since, in all four States, no individuals under 16 years of age are eligible to receive aid to the blind, the rates might well be based on the population 16 years of age and over, rather than on the total population. Changing the base increases the rates materially, as is shown in table 2.

Policies also differ among the States with respect to maximum age. In Massachusetts, the policy is to transfer to the old-age assistance program those recipients of aid to the blind who reach the age of 65 and meet the other requirements of the program. Furthermore, no applications are accepted from aged blind individuals who are eligible for old-age assistance. On the other hand, Maine, New Hampshire, and Vermont do not transfer aged blind persons to the old-age assistance program and ordinarily accept applications from aged blind persons even though they are eligible for old-age assistance. Thus the proportions of individuals of different ages receiving aid to the blind vary significantly in

the several States. This difference in policy, of course, has an important bearing on the rates, since it is well established that the incidence of blindness increases with age.

Chart I.—Percentage distribution of individuals receiving aid to the blind, under 65 years of age and 65 years of age and over, in four New England States, April 1938



Analysis by age of the recipients of aid to the blind in each of the four States has been made to determine the relative proportion of individuals in different age groups. These proportions, as of April 1938, are shown in table 3.

In Maine, 61 percent of the recipients of aid to the blind are 65 years of age and over, as compared with only 23 percent in Massachusetts, where the policy is to transfer the aged blind to the old-age assistance rolls when possible. In New Hampshire 51 percent, and in Vermont 40 percent of the recipients of aid to the blind are 65 years of age and over. The relative proportions of recipients under 65, and 65 and over, are shown in chart I.

To determine the effect of age on the relative numbers of recipients, separate rates have been computed for the group under 65 years of age and for the group aged 65 and over. The first was computed on the estimated population 16-64 years of age and the second on the estimated population 65 years of age and over. These rates are given in table 2.

In the group under 65 years of age, the rate in Maine is 93 per 100,000 population 16-64 years of age. This is more than twice the corresponding New Hampshire rate and nearly three times the comparable Vermont rate. In Maine, the rate for recipients 65 years of age and over is 915 per 100,000 population in that age

group. This rate is more than three times the corresponding rate in New Hampshire and more than six times that in Vermont, which has the same policy of retaining aged blind persons on the rolls of the agency for the blind. It is evident that in both the younger and older age groups, the Maine rates are exceptionally high in relation to those of neighboring States.

Variability of Standards of Need

A third important factor affecting the incidence of aid to the blind is the variability in the standards of need applied in determining eligibility in the different States. Facts concerning the standards of need can be obtained only by a study of budgets and of individual case records, which has not been possible in this analysis.

In Summary

It is clear that, although rates based on the total population of the States are necessarily an extremely crude measure for determining or comparing the incidence of aid to the blind, adequate rates cannot be computed until the extent of blindness in the population of the different States is satisfactorily established. The 1930 census data on blindness were admittedly unsatisfactory for this purpose. The State registers, although they are believed by the agencies maintaining

Table 3.—Age distribution of recipients of aid to the blind in four New England States, April 1938

Age in completed years	Maine	Massachusetts	New Hampshire	Vermont
Number of recipients				
Total.....	1,268	1,058	290	141
16-34.....	76	125	24	13
35-49.....	145	260	47	27
50-64.....	278	428	71	46
65-79.....	478	181	115	38
80 and over.....	291	62	33	17
Percent				
Total.....	100.0	100.0	100.0	100.0
16-34.....	6.0	11.8	8.3	9.2
35-49.....	11.4	24.6	16.2	19.1
50-64.....	21.9	40.4	24.5	31.9
65-79.....	37.7	17.1	39.6	27.0
80 and over.....	23.0	5.9	11.4	12.1

¹ Includes 2 recipients, aged 65 years or over, exact age unknown; represents 0.2 percent.

² Includes 1 recipient, aged 65 years or over, exact age unknown; represents 0.7 percent.

³ Includes only persons 21 years and over.

them to be substantially complete, do not demand medical tests as a prerequisite to registration and are not therefore on a basis comparable to the standards on which eligibility for aid is established. Without doubt, the rates could be made somewhat more comparable by using as the base the general population of the age groups actually benefiting from the program for aid to the blind. The age groups affected, however, vary from State to State with differences in statutes and policies. Until it is possible to compute rates on the population at risk—that

is, on the blind population in specified age groups—it will be important to keep always in mind the fact that the crude rates must be interpreted in the light of various variable factors for which, at the present time, positive adjustment cannot be made.

In conclusion, it would seem within the province of this article to suggest that one of the research foundations for the blind or some Federal or other public or private agency make further study of the prevalence of blindness and its causes.

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Security

WAGES AND EMPLOYMENT UNDER THE OLD-AGE INSURANCE PROGRAM

JOHN J. CORSON *

Facts concerning wages and employment within the coverage of the Federal old-age insurance program have been awaited eagerly. These data will cast light on the scope and administration of old-age insurance and will be of material value in planning future administration. They will also be of value for the view they will provide, on a more comprehensive scale than has ever before been available, of economic factors in the lives of a very large share of the population and in the organization of American industry. Basic data were not available in advance to make it possible to estimate precisely the number of persons who would receive "wages" as defined in title II of the Social Security Act or the numbers of workers and employers taxable under title VIII. Operating data obtained up to the present time have provided a basis only for approximations of the coverage of the program. It is known, for example, that more than 40 million account numbers have been assigned under the system in response to workers' applications; but it is known also that account numbers have been issued to workers who have not been engaged in employment covered by the program and may never be so engaged.

Actual data on the numbers of workers and of employers affected currently by the plan, on the aggregate of wages involved, and on many other factors vital to administration, to actuarial estimates for the future, and to general economic analyses have had to await receipt of reports from employers. These reports of wages paid to employees covered by the program are made initially to the Bureau of Internal Revenue in connection with the tax payments required under the act and are then referred to the Social Security Board for use in conjunction with the maintenance of the wage records which will evidence the benefits for which workers qualify under the provisions of the act.

Data on wages and employment within the coverage of the program are now becoming available from employers' returns for the calendar year

1937. Figures given below are based on reports received by the Social Security Board for each of two 6-month reporting periods during that year. For each of these periods approximately 1.7 million employers made returns showing the total number of different employees who appeared on the pay roll at any time during the reporting period and the total amount of taxable wages paid. These returns were itemized by individual wage reports for each employee, showing his name and account number and the total amount of taxable wages paid to him. Tabulations of the information derived from the employers' returns for the first 6 months of 1937 include 35.7 million such wage items, aggregating \$14 billion; for the

Table 1.—*Old-age insurance: Number of employer returns¹ and number and amount of employee wage items² received by the Social Security Board,³ by reporting periods, calendar year 1937*

Item	Employer returns for the year January-December 1937		
	Total, 1937	For reporting period January-June 1937	For reporting period July-December 1937
Number of employer returns.....	3,388	1,658	1,730
Number of employee wage items reported ⁴	72,747	35,655	37,092
Amount of wage items reported ⁵	\$27,928,176	\$14,018,511	\$13,909,665

¹ Employer returns on Form SS-2 made to the Bureau of Internal Revenue in reporting information concerning taxable wages under title VIII of the Social Security Act and referred to the Social Security Board for use in maintenance of wage records.

² Each employee wage item represents the total amount of taxable wages paid to an individual by any 1 employer during a reporting period.

³ This tabulation includes data on 94.6 percent of the employer returns for 1937 received by the Bureau of Internal Revenue as of Aug. 20, 1938, and 96.3 percent of the wage items received by Social Security Board as of Aug. 20, 1938.

second, 37.1 million wage items, aggregating \$13.9 billion. Reports for both periods continue to reach the Bureau of Internal Revenue, and must be audited for tax purposes before being referred to the Board for recordkeeping purposes. Complete totals for 1937 are not yet available, but it is believed that subsequent data will not greatly modify those here presented, which relate to more than 94 percent of the employers from whom reports for 1937 had been received by the Bureau

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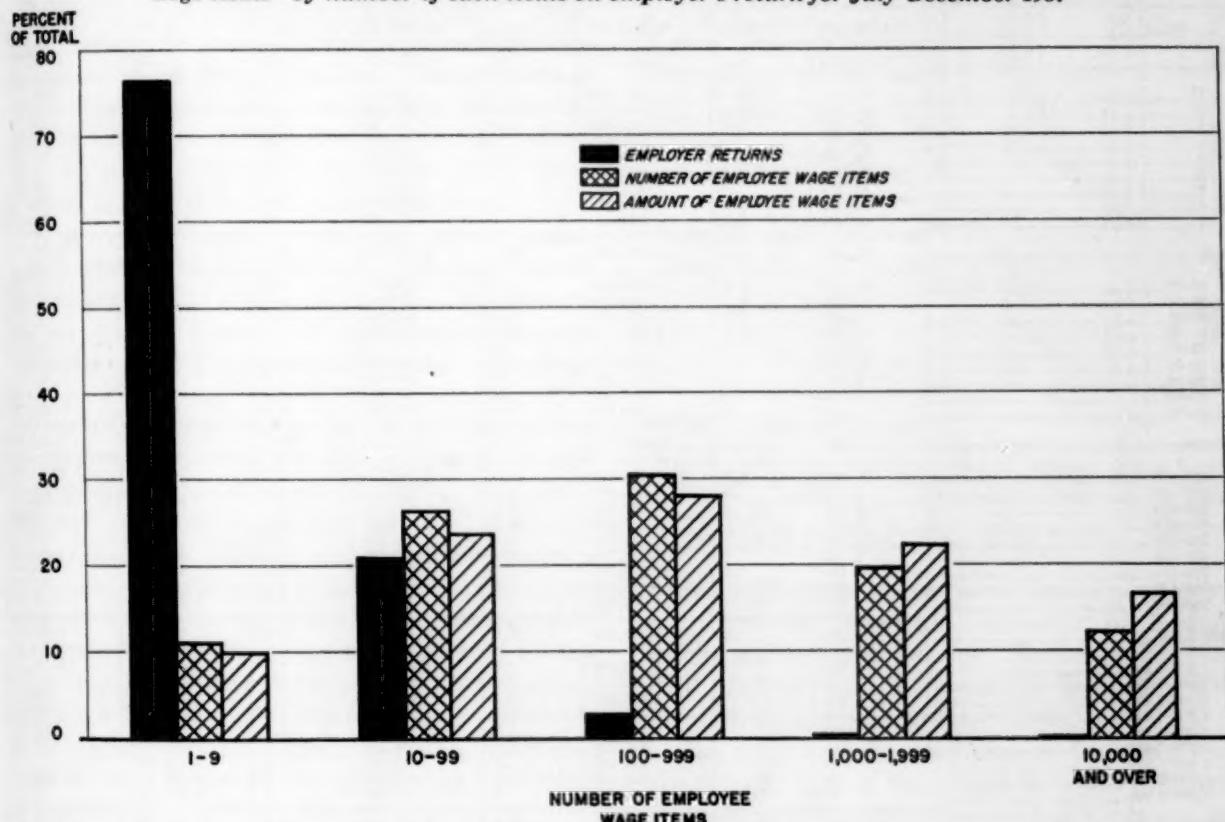
of Internal Revenue by August 20, 1938, and to about 96 percent of the total number of employee wage items received by the Social Security Board by August 25.

The number of different workers to whom these wage and salary payments were made during a reporting period cannot be obtained by counting the wage items listed on all employers' returns. Labor turn-over causes a certain amount of overlapping in the reports from different employers, since the name and account number of a person who was engaged by more than one concern during the 6-month period would have been listed on the return made by each of his employers. It is estimated that the 35.7 million wage items reported for the first 6 months of 1937 and the 37.1 million for the second 6 months represent wages received by about 32.5 million different persons, or approximately 60 percent of the country's

gainful workers. An unduplicated count of workers who received wages in covered employment in 1937 will be available later in tabulations of data from the wage records maintained by the Social Security Board, in which all amounts reported for an individual by all his employers are brought together in his individually numbered account.

These later tabulations will make available significant figures on wages and salaries. The total amounts received by individual workers during successive years will be essential for actuarial estimates as well as for computation of benefit payments. These totals may also give some indication of the proportion of these workers who have been engaged in regular or in more or less sporadic covered employment; the amounts reported for some workers for the 6-month period doubtless will be so low that it may be inferred that they were employed only occasionally under the coverage of

Chart I.—Old-age insurance: Distribution of number of employer returns¹ and number and amount of employee wage items² by number of such items on employer's return for July-December 1937



¹ Employer returns on Form SS-2 made to the Bureau of Internal Revenue to report information concerning taxable wages under title VIII of the Social Security Act, and referred to the Social Security Board for use in maintenance of wage records.

² Each employee wage item represents the total amount of taxable wages paid to an individual by any 1 employer during a reporting period.

the law. Unquestionably, there are considerable numbers of persons who ordinarily work in occupations excepted under the act, such as agriculture, domestic service in a private home, or self-employment, but who receive from time to time wages which are counted toward old-age benefits.

Because of these two unknown factors—the number of different individuals represented in the aggregate of wage payments and the varying amount of employment per individual during the period—the average amount of these employee

wage items has no significance. An attempt to use such an average as a statement of average wages and salaries would also be open to objection on the ground that payments in excess of \$3,000 received by an individual during a year from a single employer are not included in the aggregate of taxable wages.

It also is not possible to obtain directly from these returns data to indicate the distribution of covered employment, in terms either of workers or of wages, among the States and other jurisdictions

Table 2.—Old-age insurance: Number of employer returns,¹ and number and amount of employee wage items,² by number of such items on employer's return for July-December 1937, with total amounts of employee wage items for January-December 1937

Number of employee wage items on employer's return	July-December 1937							Amount of employee wage items January-December 1937 (000 omitted)	
	Employer returns		Employee wage items						
	Number	Percent of total number	Number	Percent of total number	Amount (000 omitted)	Percent of total amount	Average amount per employer return		
Total.....	1,730,104	100.0	37,092,386	100.0	\$13,909,665	100.0	\$8,040	\$27,928,178	
1-9.....	1,317,758	76.2	4,063,717	11.0	1,393,752	10.0	1,058	2,687,307	
1.....	437,936	25.3	437,936	1.2	148,634	1.1	339	299,384	
2.....	261,644	15.1	523,288	1.4	176,213	1.3	673	346,062	
3.....	177,452	10.3	532,358	1.4	178,313	1.3	1,005	348,141	
4.....	124,817	7.2	499,268	1.4	168,889	1.2	1,353	320,809	
5.....	95,051	5.5	475,255	1.3	166,623	1.2	1,753	314,956	
6.....	74,221	4.3	445,326	1.2	158,374	1.1	2,134	268,873	
7.....	61,208	3.6	428,456	1.2	150,250	1.1	2,455	294,923	
8.....	47,031	2.7	376,248	1.0	133,540	.9	2,839	248,503	
9.....	38,398	2.2	345,582	.9	112,916	.8	2,941	215,764	
10-99.....	363,938	21.0	9,847,858	26.5	3,264,524	23.5	8,970	6,366,023	
10-19.....	184,004	10.6	2,490,819	6.7	825,064	5.9	4,484	1,584,707	
20-29.....	69,830	4.0	1,668,374	4.5	557,014	4.0	7,976	1,073,980	
30-39.....	38,036	2.2	1,295,584	3.5	430,497	3.1	11,318	835,922	
40-49.....	23,345	1.4	1,030,811	2.8	339,864	2.4	14,558	671,531	
50-59.....	16,110	.9	874,217	2.3	280,368	2.1	17,962	569,140	
60-69.....	11,433	.7	735,076	2.0	243,613	1.8	21,308	481,427	
70-79.....	8,781	.5	651,702	1.8	216,060	1.6	24,605	422,594	
80-89.....	6,790	.4	572,734	1.5	187,814	1.3	27,660	377,480	
90-99.....	5,600	.3	528,541	1.4	175,230	1.3	31,291	344,283	
100-999.....	44,867	2.6	11,296,932	30.5	3,869,233	27.8	86,238	7,960,001	
100-199.....	25,085	1.5	3,477,420	9.4	1,145,033	8.2	45,646	2,317,967	
200-299.....	8,431	.5	2,044,506	5.5	672,689	4.8	79,788	1,358,961	
300-399.....	4,164	.2	1,435,238	3.9	489,085	3.5	117,456	992,946	
400-499.....	2,497	.1	1,113,546	3.0	388,405	2.8	155,548	791,675	
500-599.....	1,636	.1	895,500	2.4	318,121	2.3	194,450	662,518	
600-699.....	1,132	.1	733,799	2.0	258,668	1.9	228,505	527,137	
700-799.....	795	.1	590,168	1.6	217,532	1.6	273,625	458,889	
800-899.....	609	(1)	515,908	1.4	195,002	1.4	320,201	398,263	
900-999.....	518	(1)	490,847	1.3	184,698	1.3	356,560	453,153	
1,000-9,999.....	3,346	.2	7,315,996	19.7	3,103,001	22.3	927,376	6,582,322	
1,000-1,999.....	2,171	.2	2,885,338	7.8	1,128,051	8.1	519,600	2,661,744	
2,000-2,999.....	550	(1)	1,336,409	3.6	547,153	3.9	994,823	1,058,153	
3,000-3,999.....	251	(1)	866,252	2.3	394,301	2.8	1,570,920	750,008	
4,000-4,999.....	141	(1)	628,519	1.7	286,308	2.1	2,030,553	585,374	
5,000-5,999.....	81	(1)	441,526	1.2	215,038	1.6	2,654,791	431,571	
6,000-6,999.....	55	(1)	357,413	1.0	169,264	1.2	3,077,525	350,338	
7,000-7,999.....	46	(1)	346,383	.9	152,283	1.1	3,310,508	304,701	
8,000-8,999.....	29	(1)	245,929	.7	113,754	.8	3,922,562	263,767	
9,000-9,999.....	22	(1)	208,227	.5	96,849	.7	4,402,259	175,807	
10,000 and over.....	195	(1)	4,567,883	12.3	2,279,155	16.4	11,687,973	4,329,573	

¹ Employer returns on Form SS-2 made to the Bureau of Internal Revenue to report information concerning taxable wages under title VIII of the Social Security Act and referred to the Social Security Board for use in maintenance of wage records.

² Each employee wage item represents the total amount of taxable wages paid to an individual by any 1 employer during a reporting period.

³ Less than one-twentieth of 1 percent.

included under the Social Security Act. Returns made by business concerns with branches in a number of places ordinarily are filed at the internal revenue office in the district in which the head office of the firm is located. Thus, the State in which the tax payment was made is not necessarily that in which the employment occurred for which these wages and taxes were paid. A distribution of tax returns by the States in which they were received by the internal revenue district offices shows a high concentration in the large industrial States along the eastern seaboard and in other States where large corporations maintain headquarters for an organization which may extend into many other areas of the country.

From other records of the Board it may be possible, however, to make estimates of the distribution of wage and employment data to indicate the States in which these wage earners were working. Tabulations of this type and also tabulations indicating distribution of employers and employees by industries will be completed at a later date. Such information will make it possible to evaluate the extent to which the old-age insurance program is applicable to employment in the more and the less industrialized areas of the country, and will afford data of much interest in connection with more general industrial and economic analyses.

It is evident that the total amount of taxable wages reported—\$27.9 billion for the year—represents a large share of all wage and salary payments in the United States. It is estimated by the Department of Commerce¹ that total compensation of employees during 1937, including \$1.9 billion in work relief wages and \$0.9 billion in employers' contributions for old-age insurance and unemployment compensation under the social security program, was \$46.7 billion. This estimate, of course, includes wages and salaries from excepted occupations as well as from employment covered by provisions of the Social Security Act; moreover, the taxable wages reported to the Treasury and recorded by the Board do not include payments in excess of \$3,000 made by an employer to an employee within a calendar year. Allowance for the latter factor would increase the proportion

of the total wage and salary payments received by covered employees to the total of all wage and salary payments in the United States. After the program has been in operation for several years,

Table 3.—Old-age insurance: Cumulative percentage distributions of number of employer returns¹ and number and amount of employee wage items,² by number of such items on employer's return for July-December 1937

Number of employee wage items on employer's return	Percent of total—		
	Number of employer returns	Number of employee wage items	Amount of employee wage items
1	25.3	1.2	1.1
2	40.4	2.6	2.4
3	50.7	4.0	3.7
4	57.9	5.4	4.9
5	63.4	6.7	6.1
6	67.7	7.9	7.2
7	71.3	9.1	8.3
8	74.0	10.1	9.2
9	76.2	11.0	10.0
19	86.8	17.7	15.9
29	90.8	22.2	19.9
39	93.0	25.7	23.0
49	94.4	28.5	25.4
59	95.3	30.8	27.5
69	96.0	32.8	29.3
79	96.5	34.6	30.9
89	96.9	36.1	32.2
99	97.2	37.5	33.5
199	98.7	46.9	41.7
299	99.2	52.4	46.5
399	99.4	56.3	50.0
499	99.5	59.3	52.8
599	99.6	61.7	55.1
699	99.7	63.7	57.0
799	99.8	65.3	58.6
899	99.8	66.7	60.0
999	99.8	68.0	61.3
1,000	100.0	75.8	69.4
2,999	100.0	79.4	73.3
3,999	100.0	81.7	76.1
4,999	100.0	83.4	78.2
5,999	100.0	84.6	79.8
6,999	100.0	85.6	81.0
7,999	100.0	86.5	82.1
8,999	100.0	87.2	82.9
9,999	100.0	87.7	83.6
10,000 and over	100.0	100.0	100.0

¹ Employer returns on Form SS-2 made to the Bureau of Internal Revenue to report information concerning taxable wages under title VIII of the Social Security Act, and referred to the Social Security Board for use in maintenance of wage records.

² Each employee wage item represents the total amount of taxable wages paid to an individual by any 1 employer during a reporting period.

figures for taxable wages for successive periods will constitute an important indicator of business trends and national income. Starting with 1938, these figures will be available from quarterly rather than semiannual tax returns.

The most striking conclusion to be drawn from the present data is the extent to which industrial and commercial employment and earnings are concentrated in large business concerns. Tables 2 and 3 indicate the distribution of the total number and amount of employee wage items according to the number of such items listed on employers' returns

¹ Nathan, Robert R. "National Income in 1937 Largest Since 1929." U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce, *Survey of Current Business*, Vol. 18, No. 6 (June 1938), p. 13. Total income paid out in 1937, including compensation of employees, dividends and interest, entrepreneurial withdrawals, and net rents and royalties, was estimated by Mr. Nathan to be \$69.3 billion.

for the second 6-month period in 1937.² As has been pointed out, the number of wage items on each employer return indicates the total number of individuals to whom taxable wages were paid at some time during this second 6 months, not the number of employees engaged at any one time or the number typically on the pay roll. In establishments where there is a large labor turn-over—in the construction industries, for example—the number of wage items listed by a concern for the 6-month period may be much larger than the number of employees at work on a typical day. In the groupings in tables 2 and 3, a concern which usually has relatively few employees on the pay roll but has a high labor turn-over may appear, therefore, in the same category as an establishment with a larger number of employees on the ordinary pay roll but little turn-over. This consideration, however, does not affect the general situation suggested by the tabulations.

It will be noted from table 3 that a fourth of the employer returns reported only one employee wage item for the whole 6-month period and that the total of these wage items constitute only 1.2 percent of the total number and 1.1 percent of the total amount of such items reported by all employers. At the other end of the scale are some 0.2 percent of the employer returns—listing 1,000 or more wage items—which account for nearly a third (32 percent) of all such items and for an even larger share (38.7 percent) of the aggregate amount of reported taxable wages. The largest concerns included in the tabulation—those listing 10,000 or more individual wage items for the period—represented less than one-twentieth of 1 percent of the reporting employers and included 12.3 percent of the total number and 16.4 percent of the total amount of the wage items. (See tables 2 and 3.)

The high concentration of employment and of earnings in a relatively small proportion of the concerns covered by the system, and the evidence of large numbers of employers whose workers and wages represent a relatively small share of those covered, are obviously of importance to the Board and to the Treasury Department in administering old-age insurance. It will also be of special significance in connection with the tax under

title IX of the Social Security Act, which is levied on employers of eight or more during a specified period, and with administration of State unemployment compensation laws, where coverage, for purposes both of contributions and benefits, is governed by size-of-firm provisions. These tabulations cannot be used directly to measure the extent of reporting and other problems which confront State unemployment compensation administrators. They suggest, however, the differing problems in such administration which arise under a law, for example, which covers employers of eight or more and one which covers employers of one or more, and the relation of such a differential to a law's coverage of employment and pay rolls within that State. Employer reports for 1938 under the old-age insurance program will facilitate further analysis of covered employers by size of firm, since they will include an item for the number of employees on the pay roll for the pay-roll period nearest the end of each quarter.

In other than administrative terms, these figures suggest the circumstances in which the old-age insurance program has been established and is functioning. They show that there are still hundreds of thousands of small business concerns—the little shops and family firms which have played so important a part in the industrial and commercial development of the United States. Employers in such concerns still constitute the very large majority of all employers in the comprehensive area of business activity covered by the old-age insurance program. From the workers' standpoint, however, the picture is wholly different. It is evident that a large proportion of the wage earners for whom these reports were made were working in factories, mills, mines, stores, and offices where much or all of the old personal relationship between worker and employer had been supplanted by the impersonal relationships of modern large-scale industry and business. Old-age insurance is a big undertaking designed to cope with one of the problems which modern industrial development has accentuated. It represents a partnership into which workers and employers and Government have entered to ensure for millions of persons a greater degree of individual and social security than any of the three could effect alone.

² Tables for the first 6 months, while somewhat less complete, show substantially the same distributions and therefore are not reproduced here.

UNEMPLOYMENT COMPENSATION

BUREAU OF RESEARCH AND STATISTICS · DIVISION OF UNEMPLOYMENT COMPENSATION RESEARCH

REVIEW OF THE MONTH

Benefit payments in July for total and partial unemployment totaled nearly \$36.6 million, a decline of 8.2 percent from June. This decline marked the first significant decrease since January; 18 of the 25 States¹ which paid benefits in both June and July reported reductions. The decrease reflects primarily the reemployment of some workers and the exhaustion of wage credits of others. States showing decreases of more than 10 percent in the amount of benefits paid in July were Alabama, the District of Columbia, Maine, Maryland, Minnesota, New York, Oregon, Pennsylvania, Rhode Island, Tennessee, and West Virginia. Decreases of approximately \$1.4 million and \$1 million were reported by New York and Pennsylvania, respectively, while a number of the smaller States reported reductions ranging from approximately \$200,000 to \$500,000. The bulk of the decrease occurred in payments for total unemployment. Special reports to the Social Security Board from several States indicated that reemployment was a significant factor underlying the decreased payments. New Hampshire reported that large numbers of workers laid off in June in the shoe industry were reemployed in July. New York indicated that some seasonal employment may have been responsible for its reduced payments. Rhode Island, Vermont, and Virginia reported that exhaustion of wage credits and reemployment of recipients of benefits contributed to a reduction in the amount of benefits paid out by those States.

While the decline in payments was accompanied by a sharp drop of nearly 20 percent in the number of initial claims for benefits filed in those States which had been paying benefits in June, the volume of claims accepted in Iowa, Michigan, and South Carolina, where benefits first became payable in July, more than offset the decrease. The number of initial claims for unemployment benefits in these 3 States totaled more than 322,000. (See table 3.) Eleven of the 19 States showing decreases reported reductions ranging from 20 to 42 percent. The

smallest decline—5.4 percent—occurred in Texas, while Massachusetts reported the largest decline—41.7 percent. In only 4 of the 25 States which had paid benefits in June were increases in initial claims reported, and in no case was the increase greater than 6 percent.

Placements of job seekers in July by the Employment Service totaled 226,855, which, on the basis of the number of working days in that month, represented a 1.5-percent decrease from the preceding month. The decline in July reflected primarily a sharp decrease in public placements.

Contributions received by the benefit-paying States exceeded payments during the month, resulting in the addition of 1.7 percent to the total funds available for benefits. (See table 1.) As of the end of July, a net addition of 7.8 percent had been made to this reserve since benefits first became payable. The States on a monthly collection basis added 10.3 percent to their reserve, and those on a quarterly collection basis added 6.3 percent. It should be recognized that the bulk of the contributions due on the second quarter pay rolls to the States collecting quarterly are not recorded by most agencies until August. The status of the reserves in the States collecting quarterly will, therefore, be more accurately reflected when August data are available.

A number of States on a monthly collection basis continue to show substantial drafts upon their reserves to meet current benefit obligations. Outstanding in this respect are New Hampshire, Oregon, Rhode Island, and West Virginia. Rhode Island and West Virginia have paid out \$1.59 and \$1.89, respectively, for each dollar in contributions received over the 7-month period. Among the States collecting quarterly, Maine and Utah continue to show the largest drafts upon their reserves, having paid out \$1.59 and \$1.32, respectively, for each dollar received since January 1. Those States in which the most substantial additions have been made to the original reserve since January 1, as reflected by the index in column 5 of table 1, are California, the District of Columbia, Louisiana, and Texas.

¹ Michigan and South Carolina made no payments because of the length of the waiting period; Iowa made payments only in the last week of July.

Size of Benefit Checks

Table 5 shows a cumulative percentage distribution, according to the size of the check, of the number of benefit checks issued by State unemployment agencies during the period January-June 1938. In general, this distribution indicates the size of weekly benefit checks issued for weeks of total and partial unemployment during that period.

Certain qualifying factors must be recognized in interpreting these data. In the first place, checks are frequently written for amounts varying from the full benefit rate. In this category are final payments, supplementary and adjustment payments, multi-payments and lump-sum payments. The final payment due a claimant may be less than the full weekly amount received previously. Moreover, checks are frequently

Table 1.—Status of State unemployment compensation funds: Total funds available for benefit payments, contributions collected, interest credited, benefits charged, and ratios of benefits charged to contributions collected since benefits were first payable, and to cumulative collections and interest, as of July 31, 1938

[Data reported by State agencies,¹ corrected to Aug. 23, 1938]

[In thousands of dollars]

State	Month and year benefits first payable	Total funds available for benefits as of July 31, 1938			Cumulative collections and interest credited as of July 31, 1938			Benefits charged to State benefit-payment accounts			Ratio of benefits charged—		
		Amount ²	Percent- age change from June 30, 1938	Index ³	Total collections and interest	Collec- tions ⁴	Inter- est ⁵	January- July 1938	June 1938	July 1938 Amount	Percent- age change from June	To con- tributions collected since benefits first payable (percent)	To cum- ulative collec- tions and interest (percent)
Total.....		\$600,320	+1.7	107.8	\$819,187	\$805,100	\$14,087	\$217,808	\$39,344	\$38,539	+2.2	86.6	26.9
States on monthly contribution basis, total.....		230,748	+1.7	110.3	332,001	325,890	6,111	+100,767	17,876	16,690	+6.6	86.0	31.0
District of Columbia.....	January 1938.....	8,724	+4.7	148.0	9,681	9,493	188	956	179	144	-19.6	25.8	9.9
Louisiana ⁶	do.....	10,923	+3.2	143.5	12,875	12,674	201	1,952	430	452	+5.1	38.2	15.1
Mississippi.....	April 1938.....	3,118	-1.1	107.5	3,695	3,630	65	575	201	237	+17.9	75.7	15.6
New Hampshire.....	January 1938.....	3,863	-1.2	91.5	5,811	5,707	104	1,948	321	291	-9.3	128.3	33.5
New York.....	do.....	108,442	+1.7	110.8	164,315	161,467	2,848	57,583	10,717	10,235	-4.5	89.0	35.0
North Carolina.....	do.....	9,140	+2.2	97.6	14,978	14,739	239	5,829	1,134	1,069	-5.7	107.0	28.9
Oregon.....	do.....	4,920	+1.4	84.5	9,238	9,079	159	4,316	546	476	-12.8	130.0	46.7
Rhode Island ⁶	do.....	5,347	-1.7	67.4	12,565	12,372	193	7,219	775	778	+0.4	158.8	37.5
South Carolina.....	July 1938.....	6,594	+5.8	105.8	36,599	6,478	121	0	(*)	0	0	0.0	0.0
Texas.....	January 1938.....	27,915	+4.0	142.1	2,605	32,069	536	4,665	928	961	+3.6	37.1	14.3
Vermont.....	do.....	1,610	+3.4	114.0	2,222	2,188	34	608	63	62	-1.6	76.7	27.4
West Virginia.....	do.....	5,947	-10.1	58.6	15,204	15,004	200	9,256	1,782	1,292	-27.5	188.5	60.9
Wisconsin.....	July 1936.....	34,205	+2.3	113.6	42,213	40,900	1,223	+5,860	800	693	-13.4	+62.4	19.2
States on quarterly contribution basis, total.....		369,572	+1.7	106.3	487,186	479,210	7,976	117,041	21,468	21,849	+1.5	87.0	24.0
Alabama ⁶	January 1938.....	7,864	+1.6	89.5	12,618	12,410	208	4,746	974	778	-20.1	129.0	37.6
Arizona.....	do.....	1,961	+7.1	97.9	3,063	3,039	44	1,121	169	160	-5.3	107.0	36.4
California ⁶	do.....	88,202	+6.4	132.0	100,456	98,743	1,713	12,237	2,561	2,354	-8.1	37.8	12.2
Connecticut.....	do.....	14,672	+9.0	96.4	23,639	23,284	355	9,042	1,286	1,494	+16.2	110.7	38.3
Indiana.....	April 1938.....	28,088	+2.0	104.3	32,818	32,130	688	4,541	1,529	2,529	+65.4	81.9	13.8
Iowa.....	July 1938.....	10,712	+8.1	108.1	10,787	10,617	170	52	(*)	52	(*)	6.5	0.5
Maine.....	January 1938.....	2,696	+10.4	72.1	5,675	5,592	83	2,978	576	388	-32.6	158.6	52.5
Maryland.....	do.....	9,118	+13.5	100.7	15,783	15,584	199	6,660	1,149	905	-21.2	100.6	42.3
Massachusetts ⁶	do.....	47,166	+2.3	113.5	63,192	62,134	1,058	15,773	2,877	2,926	+1.7	75.5	25.0
Michigan.....	July 1938.....	65,645	+4.3	104.3	65,668	64,661	1,007	0	(*)	0	0	0.0	0.0
Minnesota.....	January 1938.....	11,733	-3.9	98.9	17,350	17,089	261	5,615	901	753	-16.4	106.2	32.4
Pennsylvania.....	do.....	62,648	-7.2	89.3	107,875	106,123	1,752	45,164	7,979	7,882	-1.2	123.8	41.9
Tennessee.....	do.....	7,334	+1.5	94.8	11,212	11,036	176	3,832	566	487	-14.0	114.4	34.2
Utah.....	do.....	2,144	+15.2	84.2	3,966	3,908	58	1,820	218	290	+33.0	131.8	45.9
Virginia.....	do.....	9,589	+2.5	115.2	13,064	12,860	204	3,460	683	851	+24.6	75.4	26.6

¹ All data reported by State agencies on Form UC-207, except "interest." Interest earned on funds in State accounts in the unemployment trust fund is credited by the U. S. Treasury in the last month of each quarter.

² Represents sum of balances at the end of the month in State clearing account and benefit-payment account and unemployment trust fund account maintained in the U. S. Treasury.

³ For all States the index is based upon the funds available for benefits as of the end of the month prior to that in which benefits were first payable, except for Wisconsin; for this State, the index is based upon the funds available as of Dec. 31, 1937.

⁴ Includes contributions plus penalties and interest collected from employers since collections were first made. Employer contributions of 2.7 percent are collected in all States except the District of Columbia, Michigan, and New York. In these States the rate of employer contributions is 3 percent.

⁵ Percentage changes computed on the basis of 25 States paying benefits in June and July.

⁶ Does not include benefits approximating \$2,263,000 paid by Wisconsin from July 1936 through December 1937. This amount, however, is included in computation of the ratio shown in the last column.

⁷ Employee contributions of 1 percent are collected in Alabama, California, and Massachusetts; of 0.5 percent in Louisiana; and 1.5 percent in Rhode Island.

⁸ Benefits were first payable in July.

⁹ For Wisconsin, contributions and benefit payments are cumulated since Jan. 1, 1938, instead of July 1936, when benefits were first payable.

written to supplement or to make adjustments to benefit amounts already paid to workers. Such payments may be greater or less than the benefit rate. Finally, "multi-payment" checks and "lump-sum payment" checks may be written, representing, respectively, payments for more than one week of unemployment, or advance payments in unusual cases.

The definition and classification of payments for "total" unemployment and "partial" unemployment vary among the States. In Arizona, California, Minnesota, Tennessee, Utah, and Wisconsin payments for "part-total" ² unemployment are classified as payments for "total" unemployment, and are included in that category in the table. Most States, however, classify payments and claims for "part-total" unemployment as "partial."

To the extent that the size of the check for total unemployment is equivalent to half the full-time weekly wage of benefit recipients, these data reflect weekly wage levels in the respective jurisdictions. In addition to the factors mentioned above, there are a number of other factors that qualify such a relationship. Among these are minimum and maximum benefit rates and the frequent use of the formula of "1/3 of the highest quarterly earnings in the base period" in place of the current "full-time" weekly wage.

Proposed Revision of Statistical Requirements

A number of State unemployment compensation agencies have had more than 6 months' experience in reporting benefit-payment statistics and about a year's experience in reporting statistics on coverage and contributions. In the light of this experience the Committee on Research and Statistics of the Interstate Conference of State Unemployment Compensation Agencies and the Bureau of Research and Statistics of the Social Security Board have concluded that consideration should be given to possible modifications of the unemployment compensation statistical program. Among the major problems which have developed in connection with reporting unemployment com-

² A payment for "part-total" unemployment arises chiefly in connection with a claim for benefits when the worker has been completely separated from employment with his regular employer but has earned wages from another source, i. e., odd jobs and subsidiary earnings, which are deductible from the benefit rate for total unemployment. Therefore, although totally unemployed with respect to his regular employment, the worker receives a check for less than his full benefit rate.

pensation statistics are the lack of uniformity of definitions and concepts and the frequent changes of administrative procedures within the various States. Since the reporting of benefit statistics was developed before benefit payments began, it

Table 2.—Unemployment compensation: Contributions deposited in State clearing account,¹ by States, January-July 1938 and July 1938

State	Contributions deposited in State clearing account ¹	
	January-July	July
Total	\$449,313,935	\$70,628,142
States on monthly contribution basis, total	134,265,626	20,046,608
District of Columbia	3,703,103	537,173
Georgia	5,009,869	640,125
Hawaii	(2)	(2)
Louisiana	5,114,797	725,034
Mississippi	1,313,202	185,673
New Hampshire	1,517,975	220,823
New York	64,707,207	10,208,560
North Carolina	5,449,082	807,608
North Dakota	558,000	95,544
Oklahoma	3,848,594	528,742
Oregon	3,319,227	516,036
Rhode Island	4,547,079	643,559
South Carolina	2,250,799	326,898
Texas	12,575,633	1,880,741
Vermont	702,710	116,632
Washington	5,239,554	757,873
West Virginia	4,911,463	584,281
Wisconsin	9,398,242	1,273,301
States on quarterly contribution basis, total	315,048,329	50,581,539
Alabama	3,678,356	850,106
Alaska	215,088	53,453
Arizona	1,047,550	279,658
Arkansas	1,498,457	403,747
California	32,411,266	7,194,068
Colorado	2,367,758	689,212
Connecticut	8,170,882	2,636,678
Delaware	1,310,369	246,177
Florida	3,319,408	738,366
Idaho	1,069,287	417,088
Illinois	72,488,356	8,725,352
Indiana	9,637,283	3,064,536
Iowa	3,515,526	800,219
Kansas	2,665,063	786,428
Kentucky	4,509,733	649,943
Maine	1,878,176	624,941
Maryland	6,621,735	1,938,942
Massachusetts	20,895,691	4,013,381
Michigan	21,532,694	2,355,398
Minnesota	5,288,501	211,301
Missouri	20,123,867	2,162,388
Montana	1,489,143	579,421
Nebraska	2,335,846	595,178
Nevada	446,219	157,799
New Jersey	18,414,657	4,204,017
New Mexico	690,584	237,438
Ohio	20,122,805	716,025
Pennsylvania	36,455,786	2,644,211
South Dakota	526,716	169,902
Tennessee	3,349,853	597,194
Utah	1,380,681	561,627
Virginia	4,587,854	1,031,409
Wyoming	667,119	245,216

¹ Data reported by State unemployment compensation agencies, corrected to Aug. 24, 1938.

² Includes contributions plus penalties and interest collected from employers.

³ Report not received.

⁴ Includes collections on pay rolls for the entire year 1937.

⁵ Indiana, Missouri, and New Jersey are receiving monthly contributions from some employers.

was exceedingly difficult to foresee the type of claims and benefit-payment procedures which would develop in the various States. Claims and benefit statistics can now be modified, however, so that the data reported will conform more closely with and reflect more accurately the administrative procedures in the State agencies. Another development which indicates the desirability of modifying the statistical program is the increasing interest displayed in such statistics by the general public as well as by students in the field of unemployment compensation.

As a result of these considerations the Committee on Research and Statistics of the Interstate Conference appointed a Technical Subcommittee, made up of statisticians from benefit-paying

States, to meet with representatives of the Bureau of Research and Statistics for a discussion of possible revisions in the statistical program. This group met in Washington on August 17-20. The members of the Subcommittee who attended the meetings were: Meredith B. Givens, New York; Karel Ficek, New York; E. J. Eberling, Tennessee; Leonard H. Russell, Rhode Island; R. W. Bradbury, Louisiana; M. K. Horne, Jr., Mississippi; Paul Stanchfield, Michigan; and W. R. Curtis, North Carolina. These meetings are the first in which statisticians from State agencies have met with representatives of the Bureau of Research and Statistics since actual experience with the statistical reporting requirements has been acquired.

Table 3.—*Unemployment compensation: Claims for benefits, by States, June and July 1938*

[Data reported by State agencies,¹ corrected to Sept. 6, 1938]

State	Number of initial claims filed ²						Number of continued claims filed ³					
	All claims		Total unemployment ⁴		Partial unemployment ⁵		All claims		Total unemployment ⁴		Partial unemployment ⁵	
	June	July	June	July	June	July	June	July	June	July	June	July
Alabama	16,438	11,208	12,285	8,182	4,153	3,026	172,207	145,112	127,377	115,897	44,830	39,215
Arizona	2,090	2,215	2,090	2,215	0	0	18,328	20,270	18,328	20,270	0	0
California	46,452	48,709	44,397	47,847	2,055	862	367,017	324,170	361,566	319,809	5,451	4,361
Connecticut	31,984	29,920	(4)	(4)	(4)	(4)	187,351	142,797	138,479	100,932	48,872	41,865
District of Columbia	2,355	2,176	2,325	2,152	30	24	32,874	30,684	25,626	24,255	7,248	6,428
Indiana	33,318	22,077	21,090	16,712	12,228	5,365	(5)	263,108	(5)	193,131	(5)	70,067
Iowa	(4)	21,778	(4)	21,778	(4)	0	(4)	39,377	(4)	39,377	(4)	0
Louisiana	12,620	12,805	(4)	(4)	(4)	(4)	84,994	87,114	31,960	34,234	53,034	52,886
Maine	13,618	10,227	4,008	2,301	9,610	7,926	78,194	57,540	49,106	40,404	29,988	47,145
Maryland	32,441	27,779	28,719	24,843	3,722	2,936	181,990	164,225	131,288	115,818	50,702	48,487
Massachusetts	56,814	33,146	56,814	33,146	(7)	(7)	380,437	316,579	389,437	316,579	(7)	(7)
Michigan	(4)	290,285	(4)	290,285	(4)	0	(4)	(4)	(4)	(4)	(4)	(4)
Minnesota	10,660	8,355	10,660	8,355	0	0	86,806	73,447	86,806	73,447	0	0
Mississippi	7,915	6,946	7,915	6,946	(7)	(7)	52,106	53,157	52,106	53,157	(7)	(7)
New Hampshire	12,439	9,275	9,186	7,136	3,253	2,139	59,087	60,959	43,427	41,675	15,660	15,284
New York	229,651	169,381	229,651	169,381	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)
North Carolina	26,369	(4)	18,258	(4)	8,111	(4)	383,894	(4)	(4)	(4)	(4)	(4)
Oregon	7,878	6,724	7,593	(4)	285	(4)	74,813	65,163	(4)	(4)	(4)	(4)
Pennsylvania	71,860	67,031	71,860	67,031	(7)	(7)	931,412	883,583	931,412	883,583	(7)	(7)
Rhode Island	11,653	7,466	7,424	5,346	4,229	2,120	162,969	132,645	95,002	74,141	67,967	58,386
South Carolina	(4)	10,345	(4)	7,553	(4)	2,792	(4)	14,776	(4)	8,729	(4)	5,967
Tennessee	14,599	15,085	11,161	9,984	3,438	5,101	196,936	212,551	158,305	130,438	38,631	75,113
Texas	26,065	24,654	24,793	23,590	1,272	1,064	173,044	164,881	(4)	(4)	(4)	(4)
Utah	6,554	4,579	6,129	4,277	425	302	(4)	33,519	(4)	31,402	(4)	2,117
Vermont	2,062	1,630	1,535	1,218	527	412	12,234	9,660	8,296	7,096	3,938	2,366
Virginia	13,749	10,426	9,487	7,499	4,262	2,927	132,267	154,826	76,632	91,670	55,635	63,138
West Virginia	10,243	6,768	7,230	5,026	3,013	1,742	302,975	247,341	186,638	141,008	116,337	106,335
Wisconsin	(4)	(4)	20,758	16,799	(4)	(4)	(4)	(4)	97,784	92,808	(4)	(4)

¹ Data reported by State agencies on Form UC-214; by Sept. 6, 1938, the report for July had not been received from North Carolina.

² Number of claims filed in local offices or directly with central offices. An initial claim is a first application for benefits in a period of unemployment; a continued claim is a claim repeated weekly, following the filing of an initial claim, during a period of unemployment. Some States, however, do not immediately disallow a claim if a worker fails to report to the local office for 1 to 4 weeks after filing his initial claim; a claim filed after such a period is considered a continued claim, although the intervening weeks are not compensable. In a few States, only the first claim made by a worker during a benefit year is considered an initial claim; all other claims during that year are considered continued claims.

³ Total and partial unemployment are used as defined in the State laws or by the State unemployment compensation agencies. In all States a week of no earnings is a week of total unemployment. Various types of partial unemployment may be distinguished: (1) partial unemployment during a period of employment with the usual employer; (2) partial unemployment during a period of compensable total unemployment (odd-job earnings); and (3) partial unemployment during a period of employment in a part-time job. All State agencies in States where partial unemployment is compensated will consider unemployment of the first type as giving rise to claims and payments for partial unemployment benefits. Claims and payments for unemployment of the second and third types, however, may be designated as partial in some States and as total in others. Moreover, a worker may file a claim for total unemployment but later report odd-job earnings for the week; in this case his claim would be counted as a claim for total unemployment, but the payment might be counted as payment for partial unemployment.

⁴ Break-down of claims for benefits for total unemployment and for partial unemployment is not available.

⁵ Data not reported.

⁶ In Iowa, Michigan, and South Carolina, benefits first became payable in July 1938.

⁷ No provision in State law for payment of benefits for partial unemployment.

⁸ Figures on claims for partial unemployment are not available; hence totals for all claims are not ascertainable.

The group considered all phases of the Federal statistical reporting requirements and the statistical problems and needs of the different State agencies as well as of the Social Security Board. The resulting classification of concepts and definition of basic statistical items in the light of revised State administrative procedures will tend to simplify statistical reporting and, at the same time, to increase the administrative usefulness of the data. Need for comparability of data and for economy in statistical reporting was recognized at every step.

Among the conclusions reached by the group were the following: the need for revising Form UC-214 (number of initial and continued claims received, disposed of, and pending) and Form UC-215 (number of claims received in local employment offices) so as to afford data that will

indicate more precisely the administrative load of claim determinations; need for a section showing the volume and geographical distribution of multistate claims; need for data on compensable spells of unemployment and duration of benefit payments; need for current adjusted reports of coverage and contribution statistics, to take account of delinquent employer contributions; and the desirability of restricting merit-rating studies to "type" studies of administrative problems, thus postponing definitive statistical analyses of merit rating until benefit experience of more than 1 year has been acquired. There was considerable discussion concerning the desirability of developing a sampling technique for obtaining statistics on benefit payments and payments by industry.

The Division of Unemployment Compensation

Table 4.—Unemployment compensation: Number and amount of benefit payments, by States, June and July 1938

[Data reported by State agencies,¹ corrected to Sept. 6, 1938]

State	Number of benefit payments issued ²						Amount of benefit payments					
	All payments		Total unemployment ³		Partial unemployment ³		All payments		Total unemployment ³		Partial unemployment ³	
	June	July	June	July	June	July	June	July	June	July	June	July
Alabama	140,316	106,558	101,959	79,057	38,357	27,501	\$974,198	\$778,357	\$794,859	\$645,101	\$179,339	\$133,256
Arizona	14,643	13,828	14,643	13,828	0	0	166,609	159,796	168,609	159,796	0	0
California	270,245	247,346	265,618	242,155	1,627	5,191	2,549,233	2,329,557	2,540,950	2,303,115	8,323	26,442
Connecticut	130,788	152,666	(*)	(*)	(*)	(*)	1,288,906	1,206,763	(*)	(*)	(*)	(*)
District of Columbia	20,533	16,515	18,255	15,042	2,278	1,473	178,523	144,019	165,250	135,436	13,264	8,583
Indiana	137,808	220,279	97,248	168,019	40,560	52,260	1,528,385	2,528,701	1,291,446	2,232,649	236,939	296,142
Iowa	(*)	3,974	(*)	3,974	(*)	0	(*)	40,189	(*)	40,189	(*)	0
Louisiana	64,669	66,701	14,857	15,657	49,812	51,044	430,015	452,133	115,404	119,978	314,611	332,155
Maine	74,940	48,542	47,312	30,572	27,628	17,570	591,386	375,539	437,389	281,871	153,907	93,668
Maryland	* 130,785	* 105,666	(*)	(*)	(*)	1,149,203	905,115	(*)	(*)	(*)	(*)	(*)
Massachusetts	267,319	269,747	267,319	269,747	(*)	(*)	2,876,786	2,025,859	2,876,786	2,025,859	(*)	(*)
Michigan	(*)	0	(*)	0	(*)	0	(*)	0	(*)	0	(*)	(*)
Minnesota	89,768	74,362	89,768	74,362	0	0	893,950	758,842	893,950	758,842	0	0
Mississippi	32,300	38,241	32,300	38,241	(*)	(*)	201,407	236,838	201,407	236,838	(*)	(*)
New Hampshire	36,751	33,550	29,324	25,812	7,427	7,738	320,702	290,314	280,741	40,384	39,573	
New York	870,440	748,701	870,440	748,701	(*)	(*)	10,270,017	8,878,460	10,270,017	8,878,460	(*)	(*)
North Carolina	160,646	(*)	(*)	(*)	(*)	(*)	1,146,597	(*)	(*)	(*)	(*)	(*)
Oregon	50,583	43,341	41,012	35,230	9,571	8,111	546,806	476,177	486,266	425,172	60,540	51,005
Pennsylvania	770,943	658,166	770,943	658,166	(*)	(*)	8,463,256	7,380,153	8,463,256	7,380,153	(*)	(*)
Rhode Island	106,370	84,679	78,606	60,733	27,764	25,946	922,520	729,964	777,752	612,633	144,768	117,331
South Carolina	(*)	1	(*)	0	(*)	1	(*)	6	(*)	0	(*)	8
Tennessee	117,916	78,269	104,916	72,204	13,000	6,065	825,780	566,918	774,299	540,334	51,481	26,584
Texas	112,556	103,604	103,202	94,902	9,354	8,762	971,474	918,165	917,900	868,308	53,574	49,857
Utah	19,454	23,531	18,033	22,156	1,421	1,375	217,647	200,200	207,234	280,250	10,413	9,950
Vermont	7,985	7,326	5,910	5,620	2,075	1,700	63,250	61,860	54,327	53,739	8,923	8,121
Virginia	109,768	135,888	61,651	75,949	48,117	59,039	682,965	851,175	511,063	622,310	171,902	227,365
West Virginia	186,253	137,226	126,154	91,847	60,099	45,379	1,782,293	1,202,802	1,421,673	1,024,002	360,620	268,800
Wisconsin	82,255	72,678	71,714	63,251	10,541	9,427	804,180	727,533	758,593	684,527	45,587	43,006

¹ Data reported by State agencies on Form UC-216; by Sept. 6, 1938, the report for July had not been received from North Carolina.

² A benefit payment is ordinarily issued for each week of compensable unemployment; in a few States, however, in order to expedite delayed payments of benefits to workers, checks covering payments for several compensable weeks are issued. Also, supplementary checks may be issued in cases requiring adjustment.

³ Total and partial unemployment are used as defined in the State laws or by the State unemployment compensation agencies. In all States a week of no earnings is a week of total unemployment. Various types of partial unemployment may be distinguished: (1) partial unemployment during a period of employment with the usual employer; (2) partial unemployment during a period of compensable total unemployment (odd-job earnings); and (3) partial unemployment during a period of employment in a part-time job. All State agencies in States where partial unemployment is compensated will consider unemployment of the first type as giving rise to claims and payments for partial unemployment benefits. Claims and payments for unemployment of the second and third types, however, may be designated as partial in some States and as total in others. Moreover, a worker may file a claim for total unemployment but later report odd-job earnings for the week; in this case his claim would be counted as a claim for total unemployment, but the payment might be counted as a payment for partial unemployment.

⁴ Break-down for total unemployment and for partial unemployment is not available.

⁵ In Iowa, Michigan, and South Carolina, benefits first became payable in July 1938.

⁶ Maryland reported 118,373 checks covering 130,785 payments in June and 95,055 checks covering 105,666 payments in July.

⁷ Massachusetts, Mississippi, New York, and Pennsylvania have no provisions in State laws for benefit payments for partial unemployment.

Table 5.—*Unemployment compensation: Cumulative percentage distribution of number of benefit payments for total and partial unemployment, by amounts of benefit checks and by States, January-June 1938*¹

[Data reported by State agencies, corrected to Aug. 26, 1938]

State	Total	Cumulative percentage distribution: Number of benefit payments for total unemployment														
		\$1.00 to \$1.99	\$2.00 to \$2.99	\$3.00 to \$3.99	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$11.99	\$11.00 to \$12.99	\$12.00 to \$13.99	\$13.00 to \$14.99	\$14.00 to \$15.99	\$15.00 and over
Total	100.0	0.4	1.4	3.1	5.4	8.1	16.1	22.9	35.7	45.0	53.8	68.6	74.9	79.3	83.0	100.0
Alabama	100.0	1.1	3.3	5.7	15.1	23.2	32.8	45.0	60.1	69.3	78.7	83.8	87.9	90.9	94.5	99.7
Arizona ⁴	100.0	1.2	1.8	2.7	4.0	6.4	6.8	8.0	14.7	24.4	31.5	49.7	52.7	94.5	99.7	100.0
California	100.0	1.2	1.2	1.2	2.6	4.0	6.4	8.0	36.9	46.0	54.0	62.8	70.0	76.1	81.0	85.0
Connecticut ⁵	100.0	1.4	2.0	4.1	6.4	9.0	11.9	15.1	28.5	37.4	46.2	54.6	62.3	74.8	80.1	100.0
District of Columbia	100.0	1.2	2.0	4.1	7.2	15.1	25.1	35.4	45.2	53.5	60.6	67.2	73.5	78.7	81.4	100.0
Indiana ⁶	100.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Louisiana ⁷	100.0	1.2	1.4	3.2	5.7	9.1	35.5	49.5	60.9	70.3	76.0	80.9	84.1	86.9	88.8	90.3
Maine ⁸	100.0	0.7	1.9	3.4	5.0	7.4	18.8	20.4	41.5	56.2	70.1	75.6	83.9	88.2	90.7	92.6
Massachusetts	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Minnesota ⁹	100.0	1.2	1.1	2.5	4.1	6.9	11.0	22.8	30.6	37.8	44.8	51.8	59.2	67.8	73.6	78.6
Mississippi ¹⁰	100.0	0.6	7.8	16.7	28.8	41.1	55.4	68.0	80.6	84.0	86.6	88.6	90.5	91.9	93.3	100.0
New Hampshire ¹¹	100.0	0.6	1.3	2.4	3.8	12.9	20.8	32.2	45.5	58.0	68.1	75.9	80.2	86.8	90.2	100.0
Oregon ¹²	100.0	1.5	1.1	1.9	2.7	3.5	4.4	5.4	17.7	22.0	27.7	30.6	38.8	48.8	57.3	63.4
Tennessee	100.0	1.1	1.5	7.3	12.0	18.2	43.7	55.3	65.8	74.3	80.7	85.1	88.2	90.7	92.5	94.3
Texas	100.0	1.1	1.4	2.7	4.1	10.5	30.0	40.6	49.7	57.5	64.0	69.6	74.0	78.1	81.1	100.0
Utah ¹³	100.0	0.7	1.4	3.4	5.0	6.5	8.3	10.6	21.3	30.2	35.4	44.2	53.3	62.4	69.1	100.0
Vermont	100.0	0.9	2.1	3.6	5.2	7.1	15.2	22.6	31.4	40.6	59.8	72.0	78.5	84.2	87.6	91.0
Virginia	100.0	2.1	4.7	8.1	11.6	15.1	34.6	45.9	56.9	65.1	77.0	80.4	84.7	87.3	89.4	100.0
Wisconsin	100.0	1.0	4.0	5.6	7.6	11.9	16.4	24.7	33.6	43.6	65.5	69.0	70.5	82.4	84.8	100.0

Cumulative percentage distribution: Number of benefit payments for partial unemployment

State	Total	Cumulative percentage distribution: Number of benefit payments for partial unemployment															
		\$1.00 to \$1.99	\$2.00 to \$2.99	\$3.00 to \$3.99	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$11.99	\$11.00 to \$12.99	\$12.00 to \$13.99	\$13.00 to \$14.99	\$14.00 to \$15.99		
Total	100.0	2.1	11.4	25.5	39.3	53.8	64.5	72.7	80.3	85.9	90.2	93.5	95.7	97.2	98.3	99.8	100.0
Alabama	100.0	1.4	13.4	29.3	46.3	62.1	72.4	80.6	91.6	94.7	96.8	98.2	98.9	99.4	99.7	99.9	100.0
California	100.0	1.4	11.6	23.4	36.1	49.0	60.6	69.7	82.4	88.2	92.4	95.6	97.0	98.9	99.7	100.0	100.0
Connecticut ⁵	100.0	1.0	1.1	11.8	27.8	41.0	53.5	65.9	75.4	82.6	88.1	92.1	96.7	97.3	99.2	99.7	100.0
District of Columbia	100.0	3.5	11.6	21.5	31.9	43.2	55.0	60.5	73.8	80.5	84.2	91.0	94.2	97.4	99.0	100.0	100.0
Indiana ⁶	100.0	10.0	16.5	30.9	41.6	50.5	58.5	64.6	75.9	84.2	91.5	97.4	99.0	100.0	100.0	100.0	100.0
Louisiana ⁷	100.0	2.3	7.9	16.1	24.5	43.5	55.8	65.2	73.5	79.7	84.2	87.4	92.0	94.1	99.8	100.0	100.0
Maine ⁸	100.0	1.8	4.6	37.4	52.1	65.9	76.0	84.6	89.9	93.8	96.1	98.1	99.0	99.6	100.0	(2)	100.0
New Hampshire ¹¹	100.0	1.9	25.7	38.1	51.4	62.1	71.0	78.3	81.6	86.9	93.1	95.6	97.3	98.4	99.1	99.7	100.0
Oregon ¹²	100.0	1.3	7.8	16.2	25.3	36.8	47.5	67.1	66.4	75.1	83.3	90.6	94.8	98.0	99.6	100.0	100.0
Tennessee	100.0	1.0	6.0	17.4	35.7	59.5	78.5	83.5	90.9	97.3	98.3	98.9	99.2	99.6	99.9	(1)	100.0
Texas	100.0	1.1	9.2	16.3	25.1	37.7	44.6	51.5	61.2	77.0	82.6	87.3	91.7	95.3	98.0	100.0	100.0
Utah ¹³	100.0	2.2	6.9	22.2	37.1	50.7	63.0	74.4	82.5	87.0	92.2	95.6	97.3	98.5	99.4	100.0	100.0
Vermont	100.0	10.5	25.9	47.3	63.3	77.5	84.2	89.0	92.2	95.6	97.7	99.0	99.5	100.0	(2)	100.0	100.0
Virginia	100.0	16.1	41.0	57.0	65.5	65.5	76.5	82.1	91.1	92.4	96.7	98.1	99.0	99.2	99.3	100.0	100.0
Wisconsin	100.0	0.8	16.3	25.1	37.7	44.6	51.5	64.4	73.2	77.1	79.3	80.5	83.0	86.1	88.6	90.0	100.0

¹ Data reported by State agencies on Form UC-216, by Aug. 26, 1938, no reports had been received for any month from January to June from the following States: Maryland, New York, North Carolina, Pennsylvania, Rhode Island, and West Virginia. Massachusetts reported no payments for partial unemployment. Provisions in State laws for benefit payments for partial unemployment under total unemployment for part-total unemployment as partial unemployment.

² Tennessee, Utah, and Wisconsin. All other States classify part-total unemployment as partial unemployment.

³ Less than 0.1 percent.

⁴ Represents supplementary payments.

⁵ January not included.

⁶ April and May only.

⁷ Indiana and Mississippi began paying benefits in April 1938.

⁸ January and June not included.

⁹ Represents consolidated payments, amounting to less than 0.1 percent of total payments.

¹⁰ June only.

¹¹ March not included.

¹² January and March not included.

Research of the Bureau of Research and Statistics is now proceeding with the revision of the present statistical requirements along the lines indicated in these meetings. The revised statistical program with draft forms and instructions will be cleared with the Technical Subcommittee, and, prior to submission to the Board, with the statisticians in other State agencies. It is expected

that the proposed revisions will be forwarded to the State statisticians for comment and criticism by early October.

Selected Internal Revenue Rulings

Two recent decisions of the Bureau of Internal Revenue deal with questions as to whether free lunches constitute wages, and whether step or

Table 6.—Operations of the United States Employment Service, by States, July 1938

State	Placements					New applications		Active file	
	Total	Private			Public	Number	Percentage change from June ¹	As of July 31, 1938 ²	
		Number	Percentage change from June ¹	Regular (over 1 month)					
Total	226,855	156,042	+2	71,452	84,500	70,813	703,996	-6	8,081,626
Alabama	2,786	1,322	-20	989	333	1,464	14,220	-14	177,741
Alaska	258	139	+23	89	50	119	213	-62	1,586
Arizona	1,159	783	-27	417	366	376	3,222	+4	31,438
Arkansas	2,491	2,069	-19	408	1,661	422	3,409	-26	70,538
California	18,099	14,442	+5	5,627	8,815	3,657	43,801	+11	325,360
Colorado	5,748	4,976	+13	1,434	3,542	772	4,582	-10	56,884
Connecticut	3,101	2,380	+28	1,769	611	721	9,694	-31	185,176
Delaware	1,194	798	-7	370	428	396	1,525	+21	14,415
District of Columbia	1,796	1,689	-19	823	866	107	5,387	+6	51,728
Florida	1,170	0		0	0	1,170	5,993	+5	95,487
Georgia	4,248	1,619	+4	675	944	2,629	13,601	+27	148,647
Hawaii ³									
Idaho	2,680	1,625	-27	490	1,135	1,055	2,000	-36	12,482
Illinois	10,296	8,727	-2	3,783	4,944	1,569	25,112	+11	324,916
Indiana	4,319	3,712	-9	2,316	1,396	607	23,057	-26	207,181
Iowa	7,240	4,360	+48	1,330	3,024	2,880	8,488	-16	91,898
Kansas	3,095	1,258	+6	324	934	1,837	3,511	-7	56,795
Kentucky	2,737	655	-14	283	372	2,062	8,641	+8	120,931
Louisiana	2,610	1,927	+7	1,289	638	683	14,690	(4)	124,018
Maine	2,296	1,291	+25	1,135	156	1,005	3,724	-24	45,103
Maryland	2,966	2,243	+15	1,564	679	723	8,358	-32	99,587
Massachusetts	1,646	1,119	+4	830	289	527	15,862	-26	379,750
Michigan	3,763	2,556	+25	1,483	1,073	1,207	109,496	+66	641,849
Minnesota	7,565	5,868	+54	2,818	3,050	1,697	9,980	-12	210,676
Mississippi	6,002	2,117	+40	1,797	320	3,885	15,113	+21	72,201
Missouri	3,402	2,458	+4	1,217	1,241	944	12,888	-4	206,078
Montana	2,582	1,499	-8	846	653	1,083	3,209	-7	37,665
Nebraska	4,402	1,930	+56	563	1,367	2,472	2,084	-20	53,940
Nevada	1,079	695	+29	445	250	384	646	-16	3,634
New Hampshire	1,861	1,372	+33	877	495	489	2,021	-47	45,573
New Jersey	3,624	3,307	+18	1,444	1,863	317	13,465	-29	237,380
New Mexico	907	439	-30	225	214	468	2,557	+28	32,718
New York	12,793	9,916	-13	4,894	5,022	2,877	72,422	-38	637,374
North Carolina	6,569	4,390	+13	2,736	1,654	2,179	16,733	-14	170,584
North Dakota	5,505	4,722	+263	3,033	1,689	783	3,788	+84	30,609
Ohio	7,926	5,214	-5	2,485	2,729	2,712	29,754	-8	460,813
Oklahoma	2,763	1,825	-63	473	1,353	937	4,919	+11	35,247
Oregon	5,702	2,670	-24	1,717	953	3,032	7,008	-13	96,213
Pennsylvania	9,545	6,688	+14	3,491	3,197	2,857	66,399	-2	1,319,516
Rhode Island	741	612	+9	448	164	129	5,715	-61	95,244
South Carolina	2,128	647	-3	226	421	1,481	9,172	+24	90,251
South Dakota	2,053	1,047	+72	429	618	1,006	1,498	-22	39,113
Tennessee	3,667	2,174	-3	1,523	646	1,493	10,607	-6	167,003
Texas	29,686	24,016	-14	5,317	18,699	5,670	33,709	(4)	241,713
Utah	1,714	1,289	+6	357	932	425	2,562	-18	28,827
Vermont	1,010	628	+4	459	169	382	1,439	-8	18,122
Virginia	4,203	2,308	+4	1,778	530	1,895	11,047	+2	89,813
Washington	3,028	2,251	+19	586	1,665	777	5,971	-1	119,365
West Virginia	2,947	1,227	+8	700	437	1,720	10,922	-37	230,841
Wisconsin	6,407	4,427	+6	2,670	1,757	1,980	15,972	(4)	140,057
Wyoming	1,346	615	+24	369	246	731	940	-19	7,488

¹ Adjusted for number of working days in months.

² The active file represents cases regarded by the employment office as actively seeking work. The files are cleared periodically by the removal of cards of applicants who have not recently renewed their registrations. There is some variation from office to office and State to State in the frequency with which this is done. There is also some variation from State to State in the extent to which applicants for work relief are included in the active file.

³ Not reported.

⁴ Less than 1 percent.

Source: U. S. Department of Labor, U. S. Employment Service, Division of Standards and Research.

foster children and step or foster parents may be considered in the "family employment" exemption in title IX of the Social Security Act.

In S. S. T. 302³ the Bureau reconsidered its previous ruling (S. S. T. 192)⁴ which held that free lunches served by the employer to employees constituted wages and that the value of those lunches should be reported as taxable wages. The case was reconsidered upon the presentation of additional facts which proved that the lunches were furnished solely for the convenience of the employer and benefited the employer by promoting the health, goodwill, and efficiency of his employees. These facts resulted in the ruling that the value of such lunches was not to be considered as taxable wages and brought the case directly in line with article 207, Regulations 90, relating to taxes under title IX of the Social Security Act.

S. S. T. 313⁵ gives a clearer interpretation of section 907 (c) (4) of the Social Security Act, which exempts persons in family employment from payment of the taxes under title IX. This ruling holds that services performed by a foster parent in the employ of his or her foster child, or by a stepparent in the employ of his or her stepchild are excepted from "employment." Services performed by a child under the age of 21 in the employ of his or her foster parent or stepparent are also excepted from "employment."

One of the controversial points in connection with the exceptions under title IX of the Social Security Act has been the determination as to what constitutes "agricultural labor" within the meaning of section 907 (c) (1) of the Social Security Act. The Bureau of Internal Revenue has been requested to rule upon many borderline cases, including the question whether services performed by employees of commercial flower growers constitute "agricultural labor" and are therefore not subject to the tax under title IX. Although in an earlier decision (S. S. T. 72)⁶ the

Bureau had ruled that such services did not constitute "agricultural labor," it later revoked the decision and ruled (S. S. T. 203)⁷ that such services did constitute "agricultural labor" for the purpose of titles VIII and IX of the Social Security Act.

On the basis of the reasoning followed in this decision the Bureau in S. S. T. 231⁸ held that mushroom growers are engaged in "agricultural labor," thus negating a previous ruling (S. S. T. 132)⁹ which had held that they were not. S. S. T. 231 states that "since the labor performed by employees in the growing of vegetables is classified as 'agricultural labor,' services performed in the growing of mushrooms should in general be so classified, provided such labor is performed on a farm in the ordinarily accepted sense of that word."

State Court Decisions

In a case involving mushroom growing, the Supreme Court of Colorado held that under the Colorado unemployment compensation law the growing of mushrooms is not "agricultural labor" but a commercial enterprise, on the ground that "the never ceasing output of the company's plants or farms and the year around need of the same labor, distinguish its activity from that of the ordinary farmer. The farmer's crops are seasonal, he employs few laborers, and usually for relatively short periods. It is such labor, as we perceive, that the legislature intended to exclude from the operation of the law." (*Great Western Mushroom Company vs. Industrial Commission of the State of Colorado*, decided July 11, 1938.)

This decision was followed on August 4, 1938, by a decision of the District Court, City and County of Denver, State of Colorado, in the case of *Park Floral Company vs. Industrial Commission of the State of Colorado*, wherein the District Court ruled that services performed in raising flowers, picking and taking them to market, and selling them were not "agricultural labor."

³ Internal Revenue Bulletin, 1938-26.

⁴ Internal Revenue Bulletin, XVI-38 (1937).

⁵ Internal Revenue Bulletin, 1938-52.

⁶ Internal Revenue Bulletin, XVI-3 (1937).

⁷ Internal Revenue Bulletin, XVI-42 (1937).

⁸ Internal Revenue Bulletin, XVI-50 (1937).

⁹ Internal Revenue Bulletin, XVI-16 (1937).

PUBLIC ASSISTANCE

Statistics for the United States for July 1938

BUREAU OF RESEARCH AND STATISTICS

DIVISION OF PUBLIC ASSISTANCE RESEARCH

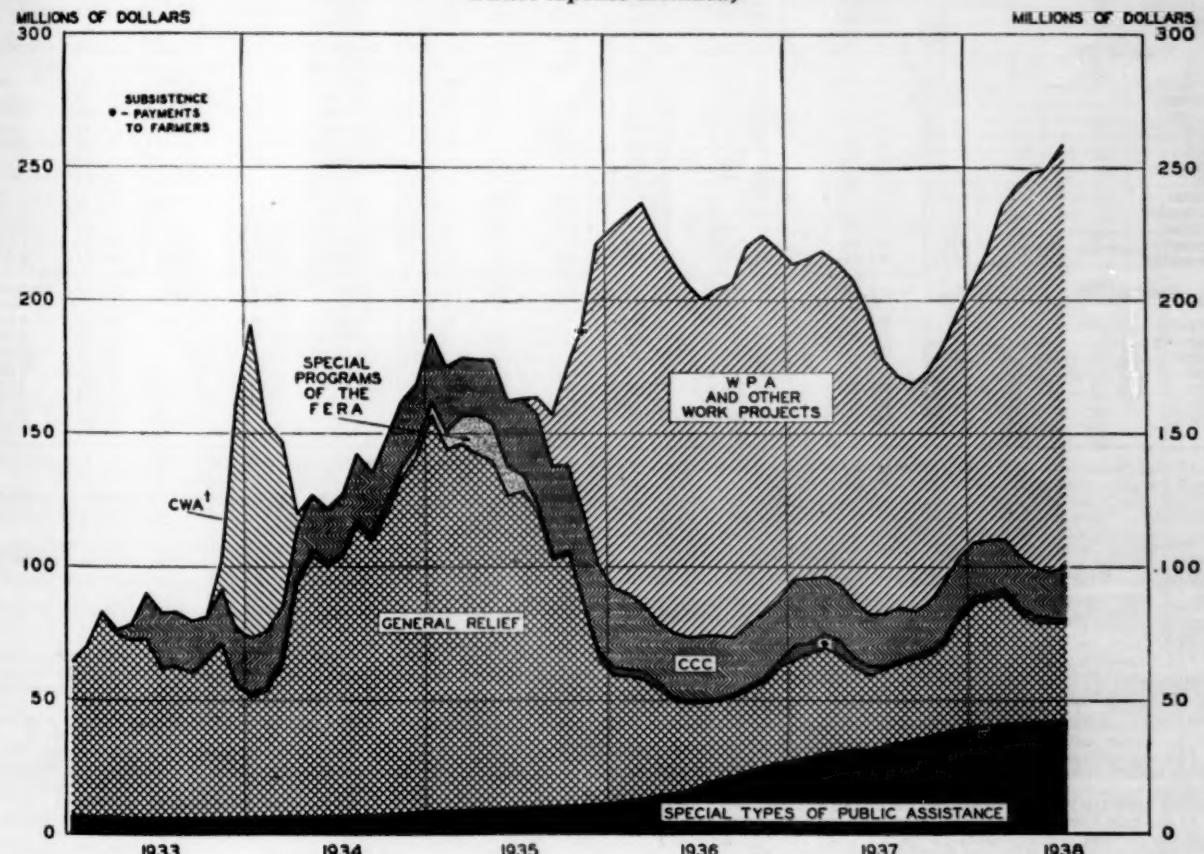
Obligations of \$258.7 million were incurred from Federal, State, and local funds for payments to recipients of public relief in July, representing an increase of 1.2 percent over those for June. July is the fourth successive month during which the total amount incurred exceeded that for March 1936, the peak month of the period January 1933–March 1938.¹ (See table 1.)

Because of provisions in the Work Relief and Public Works Appropriation Act of 1938, which became effective July 1, the figures for July are not strictly comparable with those for June. Under the emergency relief appropriation acts of previous

years, the President allocated funds to Government agencies other than WPA for work projects, and their obligations have heretofore been combined in one figure in the Bulletin under the designation "other Federal agencies." (See tables 1 and 2.) Under title I of the 1938 act, however, the Works Progress Administration directly allocates funds for work-relief projects to other Federal agencies. Under other titles of the 1938 act, some funds are directly appropriated by Congress to other agencies for public-works programs in which there is no element of relief. Amounts appearing under the heading "other Federal agencies" represent earnings on projects financed under earlier acts and on projects financed under title I of the 1938 act. Since the projects financed

¹ See footnote on chart I. Had all CWA earnings been included in January 1934, the total for that month would have been \$308.4 million instead of \$190.9 million, and it would have been the peak month.

Chart I.—All public relief in the continental United States, January 1933–July 1938 (transient care and administrative expense excluded)



¹ Represents earnings of persons previously receiving relief, estimated arbitrarily by the Works Progress Administration as 50 percent of the total obligations incurred for earnings from Federal funds under the Civil Works Program.

Table 1.—All public relief in the continental United States, excluding transient care and administrative expense,¹ by months, January 1935–July 1938
[In thousands of dollars]

Year and month	All public relief extended to cases	Obligations incurred for payments to recipients of old-age assistance, aid to dependent children, and aid to the blind ²	Obligations incurred for general relief extended to cases ³	Obligations incurred for relief under special programs of the Federal Emergency Relief Administration ⁴	Earnings of persons certified as in need of relief employed on work projects ⁵			Civilian Conservation Corps ⁶	Emergency subsidies to farmers ⁷	
					Works Progress Administration	Other Federal agencies ⁸	National Youth Administration			
							Student aid	Work projects ⁷		
Total for 1935	\$2,129,647	\$114,663	\$1,350,224	\$75,405	\$221,641	\$25,958	\$6,364	-----	\$332,851	\$2,541
January	186,972	8,478	148,437	5,021	-----	-----	-----	-----	25,036	-----
February	175,286	8,662	135,664	6,655	-----	-----	-----	-----	24,305	-----
March	178,451	8,798	137,330	10,886	-----	-----	-----	-----	21,437	-----
April	177,726	9,051	133,302	14,874	-----	-----	-----	-----	20,499	-----
May	177,550	9,213	130,600	14,062	-----	-----	-----	-----	23,675	-----
June	162,065	9,381	117,065	10,954	-----	126	-----	-----	24,539	-----
July	163,203	9,600	118,868	6,101	2	454	-----	-----	28,088	-----
August	163,751	9,804	110,364	3,371	4,883	1,642	-----	-----	33,687	-----
September	157,371	9,958	92,843	1,586	15,345	3,641	221	-----	33,777	-----
October	175,491	10,221	95,007	872	30,142	5,490	1,653	-----	32,106	-----
November	190,477	10,548	75,855	724	60,627	6,947	2,095	-----	33,582	99
December	221,304	10,859	54,889	269	110,643	7,657	2,395	-----	32,120	2,442
Total for 1936	2,619,941	217,880	436,793	127	1,448,859	152,759	25,900	\$25,166	292,391	20,388
January	227,195	11,442	47,915	38	124,277	8,371	2,416	156	29,702	2,788
February	232,063	12,469	46,854	15	120,421	8,825	2,793	901	28,188	2,907
March	237,208	13,107	44,555	13	135,885	10,763	2,986	1,890	24,858	3,151
April	224,389	14,228	40,069	11	126,669	13,070	3,190	2,563	22,575	2,014
May	215,666	14,955	34,977	13	118,237	15,755	3,554	2,520	24,348	1,307
June	206,532	15,916	33,184	13	113,192	15,217	1,842	2,705	23,518	945
July	200,600	18,432	30,790	10	109,956	14,114	(16)	2,239	24,496	865
August	204,350	20,200	29,629	7	113,253	14,470	7	2,260	23,629	563
September	207,107	21,449	30,006	3	116,670	14,219	342	2,366	20,903	1,140
October	220,263	23,539	30,675	2	122,365	14,260	2,516	2,406	23,133	1,367
November	224,668	25,084	31,866	1	124,350	12,320	3,122	2,533	21,006	1,416
December	219,869	26,758	36,273	1	114,584	11,375	3,132	2,627	22,945	11,214
Total for 1937	2,334,726	398,271	408,152	-----	1,100,267	94,026	24,288	28,183	245,643	35,866
January	213,829	27,827	37,810	-----	103,922	8,652	2,967	2,682	24,485	11,544
February	215,416	28,904	39,171	-----	105,188	8,183	3,227	2,830	24,158	11,755
March	218,484	30,279	39,679	-----	106,804	8,804	3,316	2,812	21,228	11,553
April	214,022	31,150	36,002	-----	104,969	9,286	3,347	2,780	21,228	5,200
May	207,831	31,715	30,845	-----	104,088	10,141	3,642	2,690	21,039	3,671
June	195,754	31,483	28,421	-----	98,810	9,945	1,992	2,511	19,356	3,286
July	177,959	33,084	29,138	-----	85,825	7,505	-----	2,132	19,334	941
August	171,657	34,104	30,102	-----	77,861	6,915	(16)	2,003	19,326	1,346
September	168,716	35,565	30,484	-----	76,386	6,709	164	1,869	16,312	1,197
October	173,852	36,675	30,892	-----	76,650	6,411	1,500	1,850	18,379	1,366
November	182,687	38,041	34,142	-----	77,945	5,984	1,977	1,943	20,876	1,770
December	194,514	39,414	41,466	-----	81,816	5,492	2,056	2,079	19,912	2,279
Total for 1938 (7 months)	1,664,898	290,766	295,579	-----	816,663	55,088	12,528	18,288	131,136	14,830
January	206,629	40,254	46,804	-----	88,313	4,917	1,996	2,195	19,940	2,210
February	217,634	40,726	47,572	-----	98,050	5,014	2,166	2,323	19,309	2,474
March	235,116	41,427	47,867	-----	114,212	6,116	2,208	2,367	18,336	2,583
April	243,073	41,716	41,556	-----	125,537	8,981	2,247	2,389	18,311	2,336
May	247,986	41,972	37,722	-----	131,807	10,950	2,378	2,672	18,218	2,267
June	255,711	42,055	37,195	-----	139,544	13,383	1,533	3,122	17,174	1,785
July	258,748	42,615	36,863	-----	149,200	5,727	-----	3,220	19,848	1,273

¹ These figures include all public relief extended to cases with the exception of the transient program. For the years 1936 and 1937 complete figures for the care of transient and homeless persons are not available.

² Figures for January 1935 through January 1936 represent payments from State and local funds only. Figures for subsequent months represent payments from Federal, State, and local funds in States administering public assistance under the Social Security Act and payments from State and local funds only for States not participating under the Social Security Act. Figures are partly estimated and subject to revision.

³ Figures for January 1935 through March 1937 from the WPA, Division of Statistics and Economic Research. These figures exclude administrative expense, nonrelief expense, and the expense of special programs. Figures for 1935 include only obligations incurred for cases receiving emergency relief under the general relief program of the FERA. Beginning with 1936, general relief extended to cases includes that extended by local authorities from public funds under the poor law. Figures are partly estimated and subject to revision.

⁴ Data from the WPA, Division of Statistics and Economic Research, include relief extended under the FERA for emergency education, student aid, and rural rehabilitation.

⁵ Data from the WPA, Division of Statistics and Economic Research. Figures are partly estimated and subject to revision.

⁶ Includes earnings of persons employed on projects financed by the Emergency Relief Appropriation Acts of 1935, 1936, and 1937, and persons employed on projects of other Federal agencies financed from WPA funds made available under title I of the Work Relief and Public Works Appropriation Act of 1938. Under title II and subsequent titles of this act, some funds are directly appropriated by the Congress to other agencies for public works programs in which there is no element of relief. The marked reduction in July 1938 reflects the effect of the operations of the new act.

⁷ Includes earnings of persons certified as in need of relief employed on NYA work projects and in Young Women's Educational Camps. Prior to March 1937, figures are partly estimated.

⁸ Figures estimated by the Director of the CCC by multiplying the average monthly number of persons enrolled by an average of \$70 per month. This average amount is based upon the amount of obligations incurred for cash allowances to persons enrolled and for clothing, shelter, subsistence, and medical care of persons enrolled, and upon the estimated amount of obligations incurred for certain other items. From Apr. 8, 1935, to June 30, 1936, this program was included under the Works Program and was known as Emergency Conservation Work. Since July 1936 it has been financed by separate appropriations.

⁹ Data from Rural Rehabilitation Division of the Farm Security Administration (formerly the Resettlement Administration) represent the amount of grant payments certified to individuals.

¹⁰ Total amount of obligations incurred is less than \$1,000.

¹¹ For administrative reasons, some payments which would have been certified in December 1936 and February 1937 were not certified until January and March 1937, respectively.

¹² See footnote 6.

Table 2.—Recipients of public relief in the continental United States, excluding transient cases, by months,¹ January 1935–July 1938¹

[In thousands]

Year and month	Estimated unduplicated number receiving public relief		Recipients of special types of public assistance ²			Cases receiving general relief ³	Persons certified as in need of relief employed on work projects ⁴				Persons enrolled in the Civilian Conservation Corps ⁵	Cases for which subsistence payments were certified by the Farm Security Administration ⁶			
	Households ⁷	Persons in these households	Old-age assistance	Aid to dependent children			Works Progress Administration	Other Federal agencies ⁸	National Youth Administration						
				Families	Children				Student aid	Work projects ⁹					
1935															
January			240	108	270	33	5,276				358				
February			256	107	267	32	5,240				347				
March			263	108	270	32	5,172				306				
April			274	110	275	33	5,013				293				
May			281	110	275	32	4,842				338				
June			293	108	270	33	4,534	2			351				
July			302	110	275	34	4,369	70	12		401				
August			314	110	275	33	4,218	238	73		481				
September			326	110	275	33	3,908	433	101	35	483				
October			347	112	280	35	3,722	739	129	184	459				
November			359	113	282	34	3,462	2,352	145	234	480	6			
December			378	117	286	35	2,608	2,627	156	283	459	130			
1936															
January			432	124	311	36	2,216	2,798	185	306	16	426			
February			473	132	334	40	2,135	2,899	200	351	75	403			
March			505	133	334	42	2,010	2,734	227	380	157	355			
April			572	144	355	42	1,826	2,443	267	405	174	322			
May			607	149	366	42	1,657	2,220	208	398	170	348			
June			651	157	386	43	1,553	2,136	278	215	176	336			
July		16,000	788	158	393	42	1,448	2,129	255	(10)	157	350			
August		16,400	844	134	336	42	1,430	2,254	233	2	154	338			
September		16,800	862	141	352	43	1,387	2,350	276	63	159	298			
October		17,400	973	154	385	43	1,304	2,445	245	341	158	330			
November		17,600	1,035	158	395	44	1,403	2,348	236	399	165	343			
December		17,400	1,106	161	402	44	1,508	2,071	211	411	170	328			
1937															
January	18,000	1,150	167	417	46	1,650	2,034	171	417	177	350	1135			
February	17,600	1,200	171	427	46	1,723	2,033	163	427	181	345	1122			
March	18,000	1,257	178	443	47	1,681	2,018	164	440	184	303	11323			
April	17,500	1,296	183	457	48	1,563	1,989	176	442	184	303	300			
May	16,600	1,327	190	471	48	1,393	1,926	183	424	177	301	218			
June	15,800	1,290	193	480	49	1,288	1,754	175	249	166	277	191			
July	14,300	1,394	196	483	51	1,267	1,522	124	(16)	143	276	54			
August	13,600	1,434	204	503	52	1,280	1,435	121	127	222	233	67			
September	13,200	1,467	210	519	54	1,277	1,407	119	36	118	268	71			
October	13,400	1,504	216	535	55	1,280	1,431	113	243	122	298	83			
November	14,000	1,542	221	546	55	1,378	1,474	100	282	122	298	100			
December	15,300	1,579	229	566	56	1,639	1,583	102	298	130	284				
1938															
January	17,000	1,607	235	581	57	1,924	1,852	90	399	140	285	109			
February	18,200	1,631	242	597	59	2,028	2,026	100	317	146	276	120			
March	19,500	1,654	248	612	60	2,029	2,340	126	327	149	282	126			
April	19,900	1,669	253	624	61	1,850	2,526	180	333	153	262	117			
May	20,200	1,684	257	632	62	1,728	2,619	214	325	173	261	112			
June	20,400	1,663	260	641	63	1,683	2,704	216	217	202	238	92			
July ¹²	20,800	1,710	261	643	64	1,644	2,964	104	208	284	284	67			

¹ Recipients of special programs under the Federal Emergency Relief Administration, by months, not included in this table for lack of space, are: (a) student aid—January-June 1935: 102,297; 103,254; 104,710; 104,445; 100,013; 52,190; (b) emergency education—January-December 1935: 39,830; 42,424; 44,248; 43,674; 40,962; 32,207; 28,227; 31,618; 25,236; 19,468; 16,673; 7,930; (c) rural rehabilitation—January-June 1935: 72,222; 87,350; 172,886; 209,924; 205,450; 203,612.

² Total number of different households receiving public relief not estimate¹ for months prior to July 1936 because of lack of information regarding duplication.

³ Figures include not only recipients of public assistance under the Social Security Act but also recipients of similar types of assistance in States not administering aid under the Social Security Act. Figures for 1935 and for States not administering Federal funds under the Social Security Act are partly estimated and subject to revision.

⁴ Data for January 1935–March 1937 from the WPA, Division of Statistics and Economic Research. Figures for 1935 include only cases receiving emergency relief under the general relief program of the FERA. Beginning with 1936, general relief extended to cases includes that extended by local authorities from public funds under the poor laws. Figures are partly estimated and subject to revision.

⁵ Data from the WPA, Division of Statistics and Economic Research, for the week ending nearest the end of the month for all programs except the NYA, for which the data represent the number of different persons employed during the month. Figures are partly estimated and subject to revision.

⁶ Includes persons employed on projects financed by the Emergency Relief Appropriation Acts of 1935, 1936, and 1937, and persons employed on projects of other Federal agencies financed from WPA funds made available under title I of the Work Relief and Public Works Appropriation Act of 1938. Under title II and subsequent titles of this act, some funds are directly appropriated by the Congress to other agencies for public works programs in which there is no element of relief. The marked reduction in July 1938 reflects the effect of the operations of the new act.

⁷ Includes persons certified as in need of relief employed on NYA work projects and in Young Women's Educational Camps.

⁸ Figures are averages computed by the CCC from reports on the number of persons enrolled on the 10th, 20th, and last day of each month except for the Indian Division; for this Division averages are computed from daily reports.

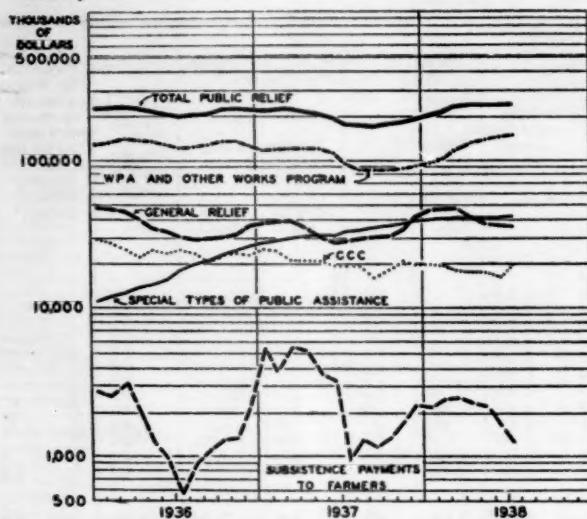
⁹ Data from the Rural Rehabilitation Division of the FSA (formerly the Resettlement Administration) represent the number of emergency grant vouchers certified. Ordinarily only 1 grant voucher per case is certified per month.

¹⁰ Less than 1,000 persons employed this month.

¹¹ For administrative reasons, some payments which would have been certified in December 1936 and February 1937 were not certified until January and March 1937, respectively.

¹² See footnote 6.

Chart II.—All public relief in the continental United States, January 1936–July 1938 (semilogarithmic scale)



under earlier acts will undoubtedly be liquidated within the next few months, the amounts grouped together under "other Federal agencies" will decline steadily.

As in previous months, earnings of certified persons employed on work projects of the WPA during July (\$149.2 million) formed the largest part (almost 60 percent) of the total amount incurred for relief. This amount was almost 7 percent greater than that expended for June. For

reasons given above, the amount reported for July for work-relief projects of other Federal agencies dropped considerably—almost 60 percent—from the previous month. The amount spent for work projects under the NYA (\$3.2 million) constituted only about 1 percent of the total relief bill.

Obligations incurred for the three special types of public assistance and for general relief totaled \$42.6 million and \$36.9 million, respectively. The former constituted about one-sixth of the total relief bill and the latter about one-seventh. Obligations incurred for the special types of public assistance were about 1 percent greater than for the previous month and the amount incurred for general relief about 1 percent less.

Cash allowances and other expenses of enrolled persons in the CCC constituted about 8 percent of the total relief bill and represented an increase of about 16 percent over that expended for the previous month. Emergency subsistence payments to farmers formed only a small part of total obligations incurred—0.5 percent—and, as would be expected because of seasonal factors, represented a drop of 25 percent from the preceding month.

The number of households in which 1 or more types of public relief were received in July is estimated at 6.5 million and the number of persons in these households at 20.8 million. (See table 2.)

Table 3.—Total number of different households receiving special types of public assistance and/or general relief and percentage of duplication in the case count for July 1938

State	Total number of different households receiving special types of public assistance and/or general relief	Number of cases receiving special types of public assistance and/or general relief					Percentage of duplication in reported number of cases	
		Total	Public assistance in States with plans approved by the Social Security Board			General relief		
			Old-age assistance	Aid to dependent children (families)	Aid to the blind			
Total	323,166	348,191	200,170	50,263	6,586	91,172	7.3	
1. Arizona	10,527	11,402	1,632	1,761	289	3,030	2.7	
2. Arkansas	27,536	27,536	18,247	4,434	652	4,203	0	
3. Idaho	12,782	13,646	8,578	2,539	278	1,251	6.3	
4. Kansas	36,850	39,252	19,959	4,174	816	14,303	6.1	
5. Louisiana	40,620	43,331	26,498	8,918	693	7,222	6.3	
6. Maryland	29,051	33,174	17,076	7,256	605	8,237	12.4	
7. New Mexico	7,449	7,474	3,796	1,461	201	2,016	.3	
8. North Dakota	12,177	13,552	7,623	981	111	4,837	10.1	
9. South Carolina	30,040	30,416	22,172	3,744	831	4,669	1.3	
10. Utah	16,939	19,137	13,059	2,778	219	3,081	11.5	
11. Washington	50,822	58,903	35,796	5,942	1,002	16,163	12.7	
12. West Virginia	43,684	45,391	18,135	5,677	736	20,843	1.8	
13. Wyoming	4,689	4,977	2,909	598	163	1,307	5.8	

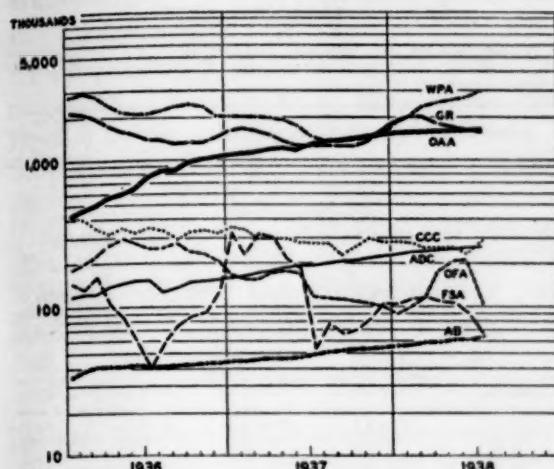
¹ Includes 9 recipients under 65 years of age whose applications for old-age assistance under the State plan had not been approved.

² Does not include a relatively small number of cases receiving general relief from local funds.

³ Does not include 249 cases receiving aid from county indigent funds.

⁴ Does not include 67 cases receiving general relief administered by local public agencies.

Chart III.—Recipients of public relief in the continental United States, January 1936—July 1938 (semilogarithmic scale)¹

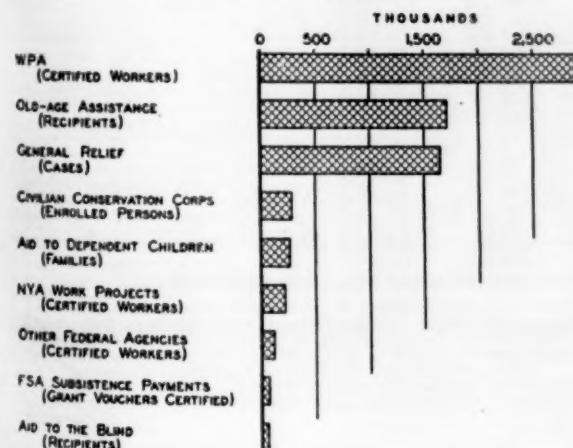


¹ Certified workers employed by and students assisted under the National Youth Administration omitted. WPA—certified workers; GR—general relief cases; OAA—recipients of old-age assistance; CCC—enrolled persons; ADC—families receiving aid to dependent children; OFA—certified workers employed by other Federal agencies; FSA—subsistence payments; AB—recipients of aid to the blind.

These figures represent increases over the previous month of 1.6 percent and 2 percent, respectively. The numbers of recipients of the various types of relief followed the same general trend as obligations incurred.

In July 13 States reported that 348,191 cases received 1 or more of the special types of public assistance and/or general relief. In terms of households it was reported that there were 323,166 households in which 1 or more of the special types of public assistance and/or general relief was being

Chart IV.—Recipients of public relief in the continental United States, July 1938



received. This represents a duplication for the 13 States of 7.2 percent, with a range of percentages from none in Arkansas to 13.7 percent in Washington. (See table 3.) By using the percentage of duplication computed for the 13 States reporting on the subject, it is estimated that there were 3.4 million households receiving 1 or more of the special types of public assistance and/or general relief in the continental United States in July.

GENERAL RELIEF

During July obligations incurred for general relief extended to cases amounted to \$36.9 million in the 37 States and the District of Columbia for which data were reported and in the 11 States for which estimates were made, either by the States or by the Social Security Board. This amount was extended to more than 1.6 million cases. The decline in general relief that began in April, both in the amount of obligations and in the number of cases benefited, continued during July. The decline in the amount of obligations was 1.5 percent and in the number of cases receiving general relief 2.6 percent.

The decrease in general relief was concurrent with a gain in employment in July. The Secretary of Labor reported that a definite improvement in the employment situation occurred in July and that this was the first employment gain shown in any month since September 1937.

When July data were compared with June, State by State, decreases were apparent in both the number of cases and in the amount of obligations incurred for relief extended to cases in 23 States and the District of Columbia; only 7 States showed increases in both items. The greatest decrease, which was in the District of Columbia, reflected the great decline in the amount of money appropriated for the fiscal year beginning July 1, 1938. In Alabama, where the increase was greatest, it was largely the result of unemployment in one county where the textile mills had been closed for several months.

When data for July 1938 were compared with July 1937 an increase of approximately 25 percent in number of cases and amount of obligations was noted. There were 15 States in which increases and another 15 in which decreases occurred in both items. Over the year's period the increases

were as much as 65 percent in five States—all of which are largely industrial—Alabama, Delaware, Indiana, Maryland, and Michigan. The percent-

age rise in both items in Alabama and Michigan, and in the amount of obligations in Delaware, was more than 150 percent.

Table 4.—General relief in the continental United States, by States, July 1938

[Data reported by State agencies, corrected to Aug. 25, 1938]

State	General relief during July 1938							
	Number of cases receiving relief	Amount of obligations incurred for relief extended to cases	Average amount of relief per case	Percentage change				
				From June 1938 in—	From July 1937 in—	Number of cases	Amount of obligations	
Total for the continental United States ¹	1,644,000	\$36,863,000						
Total for 38 States reporting actual data	1,340,540	31,761,991	\$23.69	-2.6	-1.5	8 +27.6	8 +23.1	
1. Alabama	4,150	32,970	7.94	+68.4	+44.3	+184.4	+12.6	
2. Arizona	3,030	42,912	14.16	+6.1	+5.8	-24.0	-31.4	
3. Arkansas	4,203	24,699	5.88	+8	+6	+20.5	+21.1	
4. California	100,375	2,860,383	28.50	-2.0	-1.0	+28.4	+27.4	
5. Delaware	1,987	36,834	18.54	-1.3	-2.1	+140.6	+16.1	
6. District of Columbia	1,675	40,084	23.93	-25.1	-31.8	-47.9	-42.4	
7. Florida	9,175	60,270	6.57	-2.3	+8.2	+9.0	+16.3	
8. Georgia	7,146	43,816	6.13	-1.9	+1.2	-40.3	-37.5	
9. Illinois	170,455	3,667,403	21.52	-2.3	+9.2	+14.3	+8.3	
10. Indiana	51,555	570,180	11.06	-8.0	-13.5	+79.9	+78.4	
11. Iowa	26,471	405,365	15.31	-3.7	-5.5	-1.2	-4.0	
12. Kansas	14,303	180,558	12.62	-10.8	-3.9	-29.5	-27.1	
13. Louisiana	7,232	98,919	13.68	-1.4	-8	-14.6	-13.4	
14. Maine	10,550	203,787	19.32	-8.6	-12.5	(?)	(?)	
15. Maryland	8,237	186,303	22.62	+4.3	+4.5	+64.7	+68.1	
16. Massachusetts	69,731	1,825,454	26.18	-2.2	-5.4	+28.2	+29.4	
17. Michigan	109,562	2,257,284	20.60	-3.6	-5.1	+172.8	+188.8	
18. Minnesota	32,562	774,386	23.78	-7.4	-7.3	+9.9	-1.4	
19. Mississippi	846	3,785	4.47	-8.5	+7	-4.8	-14.1	
20. Missouri	36,496	337,909	9.26	-11.9	-5.9	-11.9	-17.7	
21. Montana	7,001	103,506	14.78	-5.2	-9.0	(?)	(?)	
22. Nebraska	5,897	72,673	12.32	-7.1	-12.4	(?)	(?)	
23. Nevada	655	10,550	16.11	+5	+8.6	-26.7	-31.7	
24. New Mexico	2,265	14,656	6.47	+10.8	+4.8	-4.3	-9.4	
25. New York	300,470	9,982,831	33.22	-8	-1.0	+25.1	+17.4	
26. North Carolina	6,077	33,243	5.47	-9.1	-15.3	-24.0	-11.0	
27. North Dakota	4,837	74,476	15.40	-11.6	-13.1	-28.2	-33.6	
28. Oregon	9,160	146,620	16.01	-4.4	+1.0	+24.0	+13.9	
29. Pennsylvania	231,243	6,267,210	27.10	+1.4	-3	+4.5	+32.0	
30. South Carolina	3,736	48,454	12.97	+11.6	+8.2	(?)	(?)	
31. South Dakota	4,061	51,789	12.75	-2.8	-4.7	-6.6	-4.0	
32. Texas	11,473	105,431	9.19	-1.3	-3.2	(?)	(?)	
33. Utah	3,081	60,496	19.64	+2	-1.1	-10.6	-16.2	
34. Vermont	2,611	55,837	21.39	-9.2	-12.3	+8.2	+2.9	
35. Washington	16,163	222,778	13.78	-7.7	-8	-36.7	-47.2	
36. West Virginia	20,843	181,673	8.72	-15.8	-31.5	(?)	(?)	
37. Wisconsin	39,919	655,782	16.45	-6.0	-8.9	+41.0	(?)	
38. Wyoming	1,307	20,686	15.83	-7.4	-7.0	+32.4	+25.2	
Total for 11 States for which figures are estimated ⁴	303,600	5,101,000						
1. Colorado	10,200	157,000						
2. Connecticut	22,700	530,000						
3. Idaho	2,700	37,000						
4. Kentucky	6,200	43,000						
5. New Hampshire	8,300	224,000						
6. New Jersey	76,400	1,696,000						
7. Ohio	103,100	1,812,000						
8. Oklahoma	43,000	225,000						
9. Rhode Island	10,800	250,000						
10. Tennessee	3,900	24,000						
11. Virginia	16,300	103,000						

¹ Figures are partly estimated.

² Percentage change computed from totals which include only those States for which comparable data for these months are available.

³ Comparable data for July 1937 are not available.

⁴ Data for July 1937 are too small for comparison.

⁵ Figures are estimated by the Social Security Board for all States except Ohio, Tennessee, and Virginia, for which estimates were made by the State agencies.

SPECIAL TYPES OF PUBLIC ASSISTANCE

States With Plans Approved by the Social Security Board

On September 2, plans submitted by the Commonwealth of Virginia for all three of the special types of public assistance were approved by the Social Security Board. With the approval of the plan for aid to the aged in Virginia, a program of public assistance for needy aged persons is in effect in each of the 48 States, the District of Columbia, Alaska, and Hawaii. Other recent changes include the approval on August 30 of a plan for aid to dependent children in Florida. This plan, together with the one for Virginia,

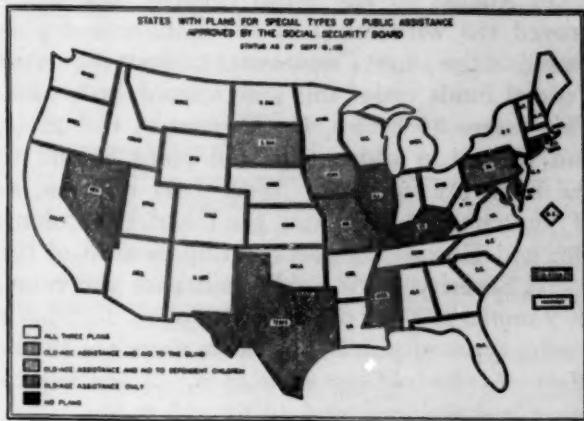


Table 5.—Number of recipients and amount of obligations incurred for payments to recipients of public assistance in States with plans approved by the Social Security Board, by months, February 1936–July 1938

[Data reported by State agencies, corrected to Aug. 15, 1938]

Year and month	Public assistance in States with plans approved by the Social Security Board ¹							
	Old-age assistance	Recipients		Aid to the blind	Total	Old-age assistance	Aid to dependent children ²	Aid to the blind
		Families	Children					
Total for 1936 (11 months)					\$163,464,110	\$135,934,800	\$21,560,070	\$5,960,240
February	247,421	26,670	68,915	12,054	4,644,630	3,752,931	604,962	286,737
March	294,077	27,446	70,300	13,099	5,292,303	4,335,522	641,168	315,613
April	471,253	56,752	141,152	16,378	8,807,034	7,089,237	1,332,745	385,052
May	563,402	61,300	151,682	16,641	10,782,556	8,979,373	1,404,343	399,140
June	603,830	69,464	174,744	17,571	11,709,850	9,653,370	1,633,048	423,432
July	785,804	89,172	222,001	26,500	15,783,777	13,032,563	2,104,624	646,500
August	841,386	83,999	215,024	26,901	18,071,065	15,075,356	2,332,124	663,525
September	860,061	91,738	233,795	27,478	19,355,444	16,054,309	2,617,830	683,305
October	971,187	105,112	266,616	27,981	21,433,508	17,954,154	2,771,929	704,815
November	1,032,576	108,966	276,798	28,456	22,969,934	19,291,908	2,955,249	722,777
December	1,103,862	111,714	284,191	28,969	24,613,379	20,716,077	3,150,048	738,254
Total for 1937					382,867,367	310,546,505	61,327,871	10,992,931
January	1,148,099	117,561	299,357	29,417	25,678,453	21,596,532	3,331,545	750,376
February	1,197,950	122,256	310,088	30,117	26,755,937	22,487,263	3,501,564	767,110
March	1,255,574	128,490	324,660	30,993	28,108,514	23,575,495	3,745,279	787,740
April	1,294,468	134,707	340,683	31,594	29,004,190	24,314,066	3,894,932	795,192
May	1,325,664	165,298	411,889	33,734	30,655,422	24,706,603	5,102,176	846,583
June	1,290,715	171,412	427,439	35,042	30,527,668	24,413,275	5,239,862	874,531
July	1,395,374	175,038	431,663	37,255	32,171,147	25,849,385	5,399,195	922,557
August	1,435,397	182,985	452,841	38,634	33,204,156	26,629,596	5,626,480	948,080
September	1,468,777	193,848	480,876	40,147	34,839,126	27,864,574	5,940,514	1,034,038
October	1,505,533	199,568	495,966	41,222	35,921,391	28,661,906	6,202,122	1,057,303
November	1,544,466	204,670	508,826	42,585	37,316,951	29,681,286	6,546,172	1,089,493
December	1,581,183	211,944	527,026	43,766	38,684,412	30,766,464	6,798,030	1,119,918
Total for 1938 (7 months)					283,269,115	225,047,309	52,089,721	6,132,085
January	1,600,508	218,510	542,280	33,682	39,193,144	31,377,707	7,003,984	811,453
February	1,633,407	225,291	558,567	35,282	39,657,133	31,595,324	7,213,894	847,915
March	1,656,008	231,664	573,923	36,502	40,353,103	31,961,746	7,516,781	874,576
April	1,671,356	236,838	586,385	37,312	40,641,439	32,242,293	7,520,990	878,156
May	1,690,483	240,591	595,108	38,235	40,899,462	32,484,952	7,528,819	885,691
June	1,665,616	243,913	604,355	39,945	40,983,487	32,444,526	7,630,974	907,987
July	1,713,253	245,039	607,336	39,476	41,541,347	32,940,761	7,674,279	926,307

¹ Includes the 3 special types of public assistance in all States and Territories and the District of Columbia with plans approved by the Social Security Board. Figures include relatively small numbers of cases eligible under State laws for whom no Federal funds may be expended and amounts of payments to individuals in excess of amounts which can be matched from Federal funds. The first Federal funds were made available to the States for February 1936. No figures are included in any month for any State not administering Federal funds.

² Figures include estimates for Hawaii for June 1937–May 1938.

³ Amount of obligations incurred for payments to recipients from Federal, State, and local funds, administrative expense and expense for hospitalization and burials excluded. Prior to July 1937, obligations incurred for assistance in kind and for payments to persons other than recipients for services to recipients are excluded.

brings to 42 the number of approved plans for this type of assistance.

On August 30 the Social Security Board approved the withdrawal of the Connecticut plan for aid to the blind; Connecticut had not requested Federal funds under this plan since July 1, 1936. This leaves 38 States, the District of Columbia, and Hawaii in which approved plans for aid to the blind are in effect. With these changes, as of September 15, 36 States, the District of Columbia, and Hawaii are participating in all 3 of the Social Security Act's public-assistance programs. In summary, of a possible 153 plans for the 3 special types of public assistance there are 133 in effect—51 for old-age assistance, 42 for aid to dependent children, and 40 for aid to the blind. (See map.)

The total obligations incurred for payments to recipients of the three special types of public assistance for July were \$41.5 million. For each of the three types of public assistance, the numbers of recipients and obligations incurred for payments to recipients increased slightly from June to July, continuing the expansion which has been evident in these programs since Federal funds became available in February 1936. (See table 5.)

Old-Age Assistance

Obligations of \$32.9 million from Federal, State, and local funds were incurred for payments to about 1.7 million recipients of old-age assistance in 47 States, the District of Columbia, Alaska, and Hawaii for July. Although the average for the whole group in the 50 jurisdictions was \$19.23 per recipient, the range of averages by States was from \$4.95 to \$32.34. (See table 6.)

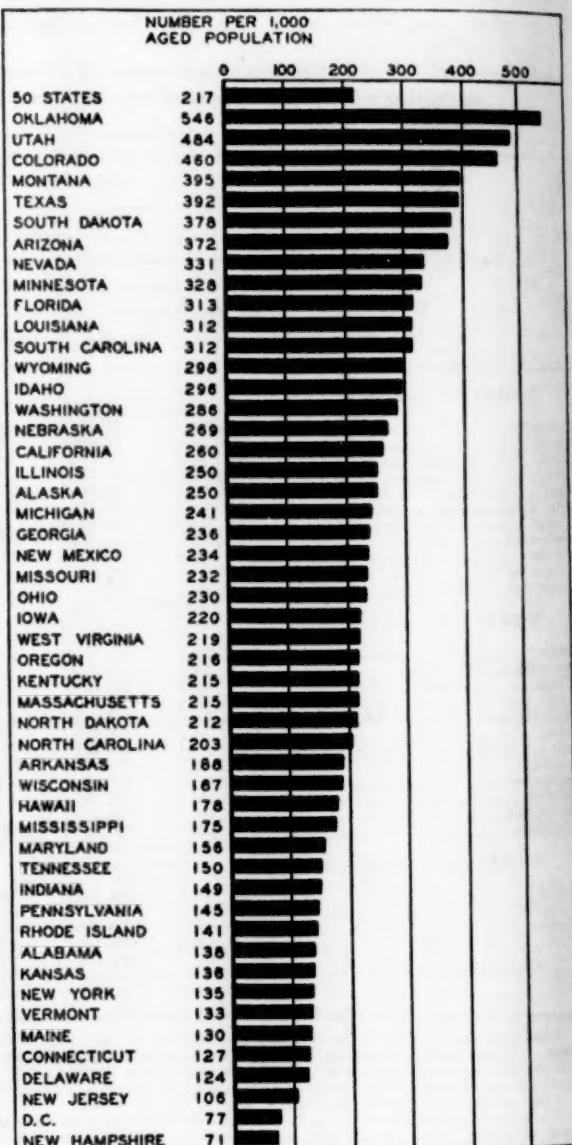
There were slight increases from June to July in the number of recipients and in the amount of obligations incurred for payments to these recipients—2.9 percent and 1.5 percent, respectively. The percentage changes among the various States in the number of recipients and in the amount of obligations incurred were likewise very slight.

When data for July 1938 were compared with data for the same month of the previous year, there was an increase of approximately 20 percent in the number of recipients and of 25 percent in the amount of obligations. All but 8 of the 43 States for which comparisons were possible showed increases in the number of recipients. Of the 35

States showing increases, 12 showed increases of less than 10 percent, and 14 showed increases of more than 25 percent. For Florida and Maine the increases were very great—173.1 percent and 207.7 percent, respectively. In Florida, July 1937 marked the beginning of an upward trend in old-age assistance because State funds were made available for the first time. The decreases in the number of recipients that were noted in 8 States were not large.

Obligations incurred for old-age assistance in

Chart V.—*Recipients of old-age assistance per 1,000 population 65 years of age and over in States with plans approved by the Social Security Board, July 1938*



July 1938 compared with July 1937 increased in 36 States. In 12 of these States the increase was less than 15 percent, but in 16 the rise in obliga-

tions was more than 25 percent. Florida, Maine, and South Dakota had increases of more than 200 percent.

Table 6.—Old-age assistance in States with plans approved by the Social Security Board, by States, July 1938

[Data reported by State agencies, corrected to Aug. 15, 1938]

State	Number of recipients	Amount of obligations incurred for payments to recipients for the month ¹	Average per recipient	Old-age assistance for July 1938				Number of recipients per 1,000 estimated population 65 and over ²
				Percentage change		From July 1937 in—		
				From June 1938 in—	Number of recipients	Amount of obligations	Number of recipients	Amount of obligations
Total	1,713,253	\$32,940,761	\$10.23	+2.9	+1.5	\$+19.6	\$+25.2	4217
1. Alabama	15,053	150,892	10.02	-.4	-.7	+26.1	+17.2	138
2. Alaska	1,001	27,106	27.08	+4.3	+3.4	+76.9	+77.2	250
3. Arizona	6,331	163,305	25.79	+1.6	+1.8	(*)	(*)	373
4. Arkansas	18,247	161,972	8.88	-1.3	-2.5	-.8	-3.0	188
5. California	110,825	3,874,765	32.54	+1.5	+1.5	+49.3	+53.5	200
6. Colorado	37,009	1,065,388	28.79	+.8	+8.3	+26.8	+32.4	460
7. Connecticut	14,824	362,709	26.49	+1.0	+4.3	+6.1	+6.4	127
8. Delaware	2,598	26,064	10.80	-1.1	-1.3	-11.5	-10.8	124
9. District of Columbia	3,216	80,729	25.10	+2.1	+2.0	+31.1	+28.7	77
10. Florida	29,601	425,499	14.37	+.5	-.7	+173.1	+239.7	313
11. Georgia	32,803	295,506	9.01	+6.9	+5.9	(*)	(*)	236
12. Hawaii	1,773	22,401	12.63	+1.7	+1.4	+63.3	+57.7	178
13. Idaho	8,578	184,475	21.51	+.7	+.6	+9.1	+3.8	296
14. Illinois	125,160	2,252,791	18.00	(*)	+.6	+11.1	+21.5	250
15. Indiana	43,201	703,778	16.29	+.5	+.8	+8.5	+13.1	149
16. Iowa	48,148	933,874	19.81	+.8	+.8	+26.0	+65.9	220
17. Kansas	19,959	365,007	18.29	+1.4	+1.3	(*)	(*)	136
18. Kentucky	39,089	355,489	9.08	(*)	(*)	+2.0	-7.9	215
19. Louisiana	26,498	263,015	9.93	+.5	+1.2	+19.6	+10.9	312
20. Maine	11,171	229,732	20.57	+10.0	+10.1	+207.7	+215.3	130
21. Maryland	17,076	298,760	17.50	+.7	+.8	+18.7	+20.5	156
22. Massachusetts	70,973	1,976,692	27.88	+1.4	+1.6	+18.2	+21.6	215
23. Michigan	65,860	1,183,480	16.93	-1.0	-7.9	+66.3	+60.5	241
24. Minnesota	63,875	1,279,980	20.04	+.2	+.5	+2.9	+5.9	328
25. Mississippi	15,688	77,592	4.95	+2.7	+6.2	-5.1	+10.5	175
26. Missouri	72,249	1,225,909	16.97	-.2	+2.7	-1.4	+34.4	232
27. Montana	12,243	249,744	20.40	+.5	+.7	+18.6	+16.2	365
28. Nebraska	26,352	367,047	15.07	(*)	+.1	+1.7	+12.0	269
29. Nevada	1,988	53,444	26.88	+1.7	+.6	(*)	(*)	331
30. New Hampshire	3,746	84,334	22.51	+.3	-1.6	+9.1	+12.4	71
31. New Jersey	26,554	405,650	18.67	+.4	+.9	+10.2	+22.1	106
32. New Mexico	3,796	49,574	13.06	+.3	+1.3	+14.9	+38.6	224
33. New York	107,132	2,837,285	23.68	+.6	+.8	+8.9	+16.4	135
34. North Carolina	30,066	278,597	9.27	+.5	-1.8	(*)	(*)	203
35. North Dakota	7,623	130,341	17.12	+.4	+.5	+8.6	+13.5	212
36. Ohio	111,145	2,559,373	23.03	+.5	+.6	+7.4	+10.3	290
37. Oklahoma	64,964	963,783	15.14	-.9	-.8	-2.3	-.2	546
38. Oregon	17,889	379,815	21.23	+.4	+.5	+39.3	+38.2	216
39. Pennsylvania	90,147	1,915,951	21.29	-1.3	-1.7	-1.3	-4.5	145
40. Rhode Island	6,335	119,305	18.83	+.4	+.6	+32.6	+39.4	141
41. South Carolina	22,172	160,680	7.25	+.4	-31.8	(*)	(*)	312
42. South Dakota	15,801	317,841	20.00	+.3	+1.0	+77.9	+284.2	378
43. Tennessee	23,002	304,798	13.25	-.6	-.6	(*)	(*)	150
44. Texas	111,619	1,536,104	13.76	+2	+3	-7.2	-7.1	392
45. Utah	13,059	330,861	25.34	+.6	+.5	+94.8	+93.5	454
46. Vermont	5,206	73,482	14.11	-.5	-.4	+21.3	+35.8	133
47. Washington	35,706	793,325	22.16	+.7	+.2	+8.3	+13.5	286
48. West Virginia	18,135	253,529	18.98	-1.4	-1.4	-4.8	-13.5	219
49. Wisconsin	41,148	831,532	20.21	+1.1	+1.3	+13.2	+17.1	187
50. Wyoming	2,909	62,197	21.38	+.4	+.5	+2.6	+4.7	268

¹ Amount of obligations incurred for payments to recipients from Federal, State, and local funds, administrative expense excluded. These figures include direct assistance to recipients amounting to \$32,546,324 and obligations incurred for assistance in kind and for payments to persons other than those certified for old-age assistance for rendering services to recipients amounting to \$94,437 in 3 States. Expense for hospitalization and burials is excluded.

² Estimated with the advice of the U. S. Bureau of the Census as of July 1, 1938.

³ Comparison for 44 States, the District of Columbia, Alaska, and Hawaii having plans approved for both months. States not having plans for old-age assistance approved by the Social Security Board for July 1937 are excluded as follows: Kansas, Nevada, and South Carolina.

⁴ Adjusted for grants covering 2 or more eligible individuals. Adjustments have been made for the following States: Alabama, Florida, Kentucky, Louisiana, Maryland, Michigan, Mississippi, New Mexico, Oregon, West Virginia, Wyoming, and Hawaii.

⁵ Includes \$180 incurred from State and local funds for payments to 9 recipients under 65 years of age whose applications for old-age assistance under the State plan had not been approved. Rate per 1,000 excludes these recipients.

⁶ Figures for July 1937 are too small for comparison.

⁷ Includes \$83,576 incurred for payments to 2,945 recipients who were between the ages of 60 and 65 years. Rate per 1,000 excludes these recipients.

⁸ Decrease of less than 0.1 percent.

⁹ Minimum age under State plan is 70 years, but rate is based on population 65 years of age and over.

¹⁰ Not administering old-age assistance under an approved plan for this month.

¹¹ No payments made for June 1938.

Aid to Dependent Children

For July obligations of \$7.7 million were incurred for payments to 245,000 families in behalf of 607,300 dependent children in 38 States, the District of Columbia, and Hawaii. The average payment per family was \$31.32; the lowest average amount paid in any State was \$10.69 and the highest \$58.93.

There were very slight increases—less than 1 percent—from June to July in the total number of families, as well as in the total number of children, and in the aggregate amount of obligations incurred in the 40 States reporting. The increases and decreases in the three items, State by State, were likewise small.

From July 1937 to July 1938 the increases in

Chart VI.—Number of children receiving aid to dependent children per 1,000 population under 16 years of age in States with plans approved by the Social Security Board, July 1938

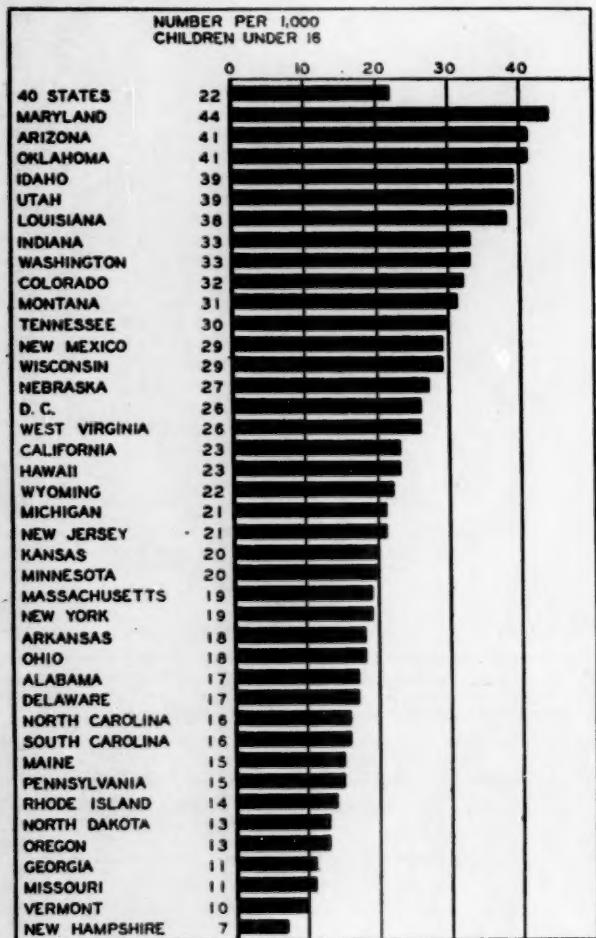
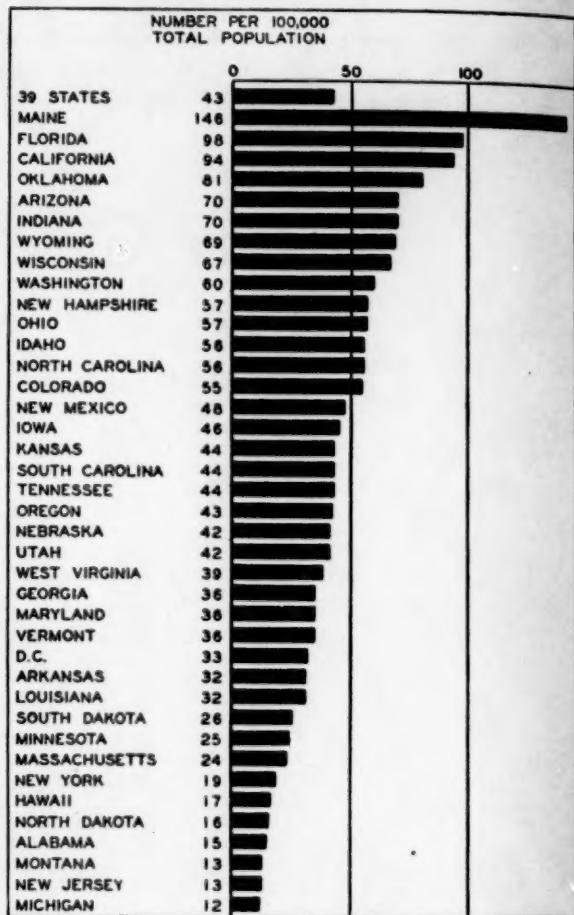


Chart VII.—Recipients of aid to the blind per 100,000 total population in States with plans approved by the Social Security Board, July 1938



the total numbers of families and children and in the amount of obligations incurred in 32 States for which comparable data are available were approximately 30 percent. Twenty-six of the 32 States showed a rise in all three items during this period. The increases in eight of these States in all three items were more than 25 percent. The States in which the increases were largest were Montana and Oregon; in both these States the program was in its initial stages in July 1937.

Aid to the Blind

Approximately \$925,000 was incurred for payments to 39,500 recipients of aid to the blind in 37 States, the District of Columbia, and Hawaii for July. The average payment per recipient was \$23.47. In 39 States the average payments ranged from \$9.12 to \$47.93.

In comparing data for July with those for June,

slight changes occurred both in the number of recipients and in the amount of obligations incurred.

Comparable data for July 1937 and July 1938 were available for 28 States. Most of the States showed an increase in the number of recipients and in the amount of obligations. In three States the number of recipients and the amount of obliga-

tions and in three additional States the amount of obligations were 50 percent greater than the previous year. In one of these States—North Carolina—the increase in the number of recipients was approximately 300 percent and in the amount of obligations almost this great. North Carolina's present plan became effective in July 1937.

Table 7.—*Aid to dependent children in States with plans approved by the Social Security Board, by States, July 1938*

[Data reported by State agencies, corrected to Aug. 15, 1938]

State	Aid to dependent children for July 1938											Number of recipients per 1,000 estimated population under 16 ²	
	Number of recipients		Amount of obligations incurred for payments to recipients for the month ¹	Average per family	Percentage change								
	Families	Children			From June 1938 in—		From July 1937 in—						
					Families	Children	Amount of obligations	Families	Children	Amount of obligations			
Total...	245,039	607,336	\$7,674,279	\$31.32	+0.5	+0.5	+0.6	+29.0	+29.0	+31.9	22		
1. Alabama...	5,664	16,763	100,892	17.81	+5.2	+4.8	+44.0	+18.5	+17.8	+81.8	17		
2. Arizona...	1,761	5,265	57,909	32.88	+2.0	+2.3	+2.3	+40.3	+41.8	+40.4	41		
3. Arkansas...	4,434	12,028	47,410	10.60	-1.0	-8	-6	-7.6	-7.6	-4.9	18		
4. California...	12,514	30,995	491,922	39.31	-4	+3	+6.2	+26.9	+32.7	+45.1	23		
5. Colorado...	3,681	9,554	113,932	30.95	+1	-1	(1)	+13.9	+12.5	+15.2	32		
6. Delaware...	497	1,161	15,251	30.69	-4.4	-4.6	-6.4	+17.5	+12.3	+18.3	17		
7. District of Columbia...	1,100	3,330	50,241	45.67	-7.3	-6.6	-8.4	-10.1	-4.6	-2.5	26		
8. Georgia...	4,261	11,600	91,153	21.39	+6.2	+5.8	+6.0	(1)	(1)	(1)	11		
9. Hawaii...	880	3,100	29,501	33.52	-1.3	-1.5	-4	+17.2	+16.3	+19.5	18		
10. Idaho...	2,539	5,984	66,510	26.20	+1.5	+1.5	+1.8	+13.5	+11.2	+15.1	30		
11. Indiana...	14,136	30,075	386,584	27.35	+1.7	+1.5	+1.4	+57.4	+47.7	+50.7	33		
12. Kansas...	4,174	10,103	120,159	28.79	+1.2	+1.0	+1.2	(1)	(1)	(1)	20		
13. Louisiana...	8,918	25,605	184,145	20.65	-1	+4	+1.8	+26.8	+25.7	+24.5	33		
14. Maine...	1,347	3,576	50,501	37.49	-2.0	-2.1	-2.1	+6.4	+5.7	+8.5	15		
15. Maryland...	7,256	19,932	225,427	31.07	+8	+4	+7	+24.2	+20.1	+24.9	44		
16. Massachusetts...	8,792	21,517	518,096	58.93	+1.8	+8	+3.9	+37.4	+28.1	+38.4	19		
17. Michigan...	12,154	28,439	428,570	35.26	+1.1	+1.4	-1.7	+11.6	+10.9	+26.1	21		
18. Minnesota...	5,820	14,732	202,414	34.78	+2.3	+1.6	+2.2	(1)	(1)	(1)	20		
19. Missouri...	4,486	11,628	141,234	31.48	+17.7	+16.9	+16.8	(1)	(1)	(1)	11		
20. Montana...	2,003	4,727	56,224	28.04	+1.6	+1.3	+1.7	+63.9	+79.9	+60.5	31		
21. Nebraska...	4,360	10,183	106,990	24.54	-3	+2	+8	+5.0	+1.5	+25.0	27		
22. New Hampshire...	353	972	13,355	37.83	-1.4	-1.7	-3.1	+7.3	+4.0	+8.6	7		
23. New Jersey...	10,649	23,926	308,879	29.01	-7.5	-6.1	-7.9	-1.0	-1.7	+2.0	21		
24. New Mexico...	1,461	4,239	37,914	25.95	+1.7	+8	+1.9	+37.4	+35.2	+53.3	29		
25. New York...	28,185	57,919	1,344,064	47.69	+8	+6	+1.0	+10.2	+8.4	+24.1	19		
26. North Carolina...	7,258	19,977	111,322	15.34	-1.6	-3.0	+6.7	(1)	(1)	(1)	16		
27. North Dakota...	981	3,062	32,956	33.59	+7.9	+7.1	+7.3	(1)	(1)	(1)	13		
28. Ohio...	10,900	31,398	431,765	39.61	(1)	+8	+3	+12.9	+19.0	+29.5	18		
29. Oklahoma...	14,677	33,925	199,669	13.60	+2	+4	-12.8	+20.9	+18.6	+45.1	41		
30. Oregon...	1,423	3,185	53,157	37.30	-3	-1.1	-3	+07.9	+98.4	+120.4	13		
31. Pennsylvania...	17,962	44,264	612,846	34.12	+3	+2	+3	+14.1	+8.5	+9.9	15		
32. Rhode Island...	927	2,560	44,994	48.54	+7	+4	+3	+22.3	+13.2	+13.7	14		
33. South Carolina...	3,744	10,946	53,486	14.29	-1	+5	-30.1	(1)	(1)	(1)	16		
34. Tennessee...	10,238	27,870	188,461	18.41	-5	-1.0	-6	(1)	(1)	(1)	30		
35. Utah...	2,778	6,860	84,473	30.41	-8	-1	+2.6	+21.7	+10.5	+25.8	39		
36. Vermont...	341	1,049	7,874	23.09	+1.8	+3	+1.9	-10.3	+25.8	+8.1	10		
37. Washington...	5,942	13,154	164,791	27.73	-4	+2	+2	-8.4	-5.6	-14.0	33		
38. West Virginia...	5,677	16,673	122,610	21.60	-5	-3	-5	+43.8	+40.0	+36.0	26		
39. Wisconsin...	10,164	23,583	358,585	35.28	+5	+4	+3	+12.0	+12.3	+21.5	29		
40. Wyoming...	508	1,477	18,013	30.12	-5	-3	-5	-12.1	-12.3	-10.7	22		

¹ Amount of obligations incurred for payments to recipients from Federal, State, and local funds, administrative expense excluded. These figures include direct assistance to recipients amounting to \$7,639,124 and obligations incurred for assistance in kind and for payments to persons other than those certified for aid to dependent children for rendering services to recipients amounting to \$35,155 in 6 States and the District of Columbia. Expense for hospitalization and burials is excluded.

² Estimated with the advice of the U. S. Bureau of the Census as of July 1, 1938.

³ Comparison for 34 States, the District of Columbia, and Hawaii having plans approved for both months. States not having plans for aid to dependent children approved by the Social Security Board for July 1937 are excluded as follows: Kansas, Minnesota, Missouri, and South Carolina.

⁴ Maximum age under State plan is over 16 years, but rate is based on population under 16 years of age.

⁵ Decrease of less than 0.1 percent.

⁶ Not computed because figures for July 1937 are too small for comparison.

⁷ Not administering aid to dependent children under an approved plan for this month.

⁸ In addition, in 74 counties payments amounting to \$19,002 were made from local funds without Federal participation to 998 families in behalf of 2,398 children under the State mothers' pension law. It is possible that a large number of the families receiving aid from this source for July also received aid under the State plan for aid to dependent children approved by the Social Security Board.

⁹ Plan approved, but no payments were made in July 1937.

¹⁰ No change.

States Administering Special Types of Public Assistance Without Federal Participation

In July there were nine States—Connecticut, Florida, Illinois, Iowa, Kentucky, Nevada, South Dakota, Texas, and Virginia—that made payments without Federal participation for aid to dependent children. Five States—Connecticut,

Illinois, Missouri, Nevada, and Pennsylvania—made payments to recipients under State laws without Federal participation for aid to the blind.

In the 9 States it is estimated that approximately 16,600 families with 39,100 children received assistance for July amounting to \$383,100, and in the 5 States 24,500 blind persons received \$770,600, none of which was from Federal funds.

Table 8.—*Aid to the blind in States with plans approved by the Social Security Board, by States, July 1938*

[Data reported by State agencies, corrected to Aug. 15, 1938]

State	Number of recipients	Amount of obligations incurred for payments to recipients for the month ¹	Average per recipient	Aid to the blind for July 1938				Number of recipients per 100,000 estimated population ²	
				Percentage change		From June 1938 in—			
				Number of recipients	Amount of obligations	Number of recipients	Amount of obligations		
Total.....	39,476	\$926,307	\$23.47	+1.4	+2.0	+30.0	+39.1	43	
1. Alabama.....	435	4,096	9.42	+.9	+.7	+60.3	+54.0	15	
2. Arizona.....	289	6,910	23.91	(1)	+.3	+53.7	+69.1	70	
3. Arkansas.....	652	5,946	9.12	-1.4	-1.5	-3.3	-2.6	32	
4. California.....	5,761	276,107	47.93	+1.4	+1.5	+20.1	+59.7	94	
5. Colorado.....	591	16,415	27.77	+.2	-2.1	+.9	+5.2	55	
6. District of Columbia.....	209	5,527	26.44	-.5	-.2	+35.7	+68.0	33	
7. Florida.....	1,637	\$14,041	14.69	+14.8	+14.4	(6)	(6)	26	
8. Georgia.....	1,105	12,388	11.21	+4.8	+3.9	(7)	(7)	26	
9. Hawaii.....	66	990	15.00	(9)	(1)	(9)	(9)	17	
10. Idaho.....	278	6,183	22.24	(1)	-.8	+4.9	+1.1	56	
11. Indiana.....	2,417	46,277	19.15	+.2	+.6	+23.6	+31.0	70	
12. Iowa.....	1,178	27,171	23.06	+3.5	+3.3	(6)	(5)	45	
13. Kansas.....	816	16,450	20.16	+7.7	+6.6	(6)	(6)	44	
14. Louisiana.....	683	8,769	12.84	+1.2	+.9	(7)	(7)	32	
15. Maine.....	1,250	28,250	22.61	+.2	+.4	+6.7	+12.3	146	
16. Maryland.....	605	12,576	20.79	+1.3	+1.2	+2.9	+6.1	36	
17. Massachusetts.....	1,067	22,777	21.35	+.5	+1.1	+8.2	+26.8	25	
18. Michigan.....	597	14,202	23.79	+2.6	+2.8	+1.7	+17.8	12	
19. Minnesota.....	670	15,772	23.54	+1.8	+2.0	+32.1	+70.9	25	
20. Montana.....	68	1,462	21.51	(6)	(6)	(6)	(6)	13	
21. Nebraska.....	579	11,431	19.74	+2.1	+2.5	+4.7	+9.0	42	
22. New Hampshire.....	292	6,212	21.28	-.3	-.6	+3.9	+10.6	57	
23. New Jersey.....	579	12,907	22.29	-.9	-.9	+15.3	+18.5	13	
24. New Mexico.....	201	3,250	16.17	-1.0	-.9	+21.8	+33.1	46	
25. New York.....	2,511	58,726	23.39	+.6	+1.4	+22.5	+34.0	19	
26. North Carolina.....	1,954	28,173	14.42	-.9	-.9	+268.8	+291.5	56	
27. North Dakota.....	111	2,047	18.44	+4.7	+6.5	(7)	(7)	16	
28. Ohio.....	3,871	75,338	19.46	+.5	+.1	+4.6	+13.2	57	
29. Oklahoma.....	2,066	34,042	16.48	-.2	+43.8	+24.6	+24.6	81	
30. Oregon.....	438	11,064	25.33	-1.8	-1.7	+6.6	+8.0	43	
31. South Carolina.....	831	7,729	9.30	-.4	-32.6	(6)	(6)	44	
32. South Dakota.....	181	3,765	20.80	+8.4	+7.6	(6)	(6)	20	
33. Tennessee.....	1,272	18,747	14.74	+4.2	+4.0	(7)	(7)	44	
34. Utah.....	219	5,563	25.40	-.9	-1.6	-13.8	-7.8	42	
35. Vermont.....	137	2,271	16.58	-1.4	-8.0	-12.7	+8.7	36	
36. Washington.....	1,002	31,707	31.64	-.1	-.9	+20.7	+9.9	60	
37. West Virginia.....	736	12,803	17.40	-1.1	-1.6	+2.9	-3.3	39	
38. Wisconsin.....	1,959	43,490	22.20	(1)	+.4	-1.0	+.5	67	
39. Wyoming.....	163	4,694	28.80	+.6	-1.1	-7.9	-15.9	66	

¹ Amount of obligations incurred for payments to recipients from Federal, State, and local funds, administrative expense excluded. These figures include direct assistance to recipients amounting to \$923,971 and obligations incurred for assistance in kind and for payments to persons other than those certified for aid to the blind for rendering services to recipients amounting to \$2,336 in 6 States. Expense for hospitalization and burials is excluded.

² Estimated by the U. S. Bureau of the Census as of July 1, 1937.

³ Comparison for 31 States, the District of Columbia, and Hawaii having plans approved by the Social Security Board for both months. States not having plans for aid to the blind approved by the Social Security Board for July 1937 are excluded as follows: Florida, Iowa, Kansas, Montana, South Carolina, and South Dakota.

⁴ No change.

⁵ Excludes aid to the blind administered by county governments to recipients not yet approved for aid under the State plan.

⁶ Not administering aid to the blind under an approved plan for this month.

⁷ Not computed, because figures for July 1937 are too small for comparison.

⁸ Not computed, because figures for June 1938 are too small for comparison.

⁹ Federal funds available, but no payments made for aid to the blind for July 1937.

RELIEF IN URBAN AREAS*

FOR JUNE 1938

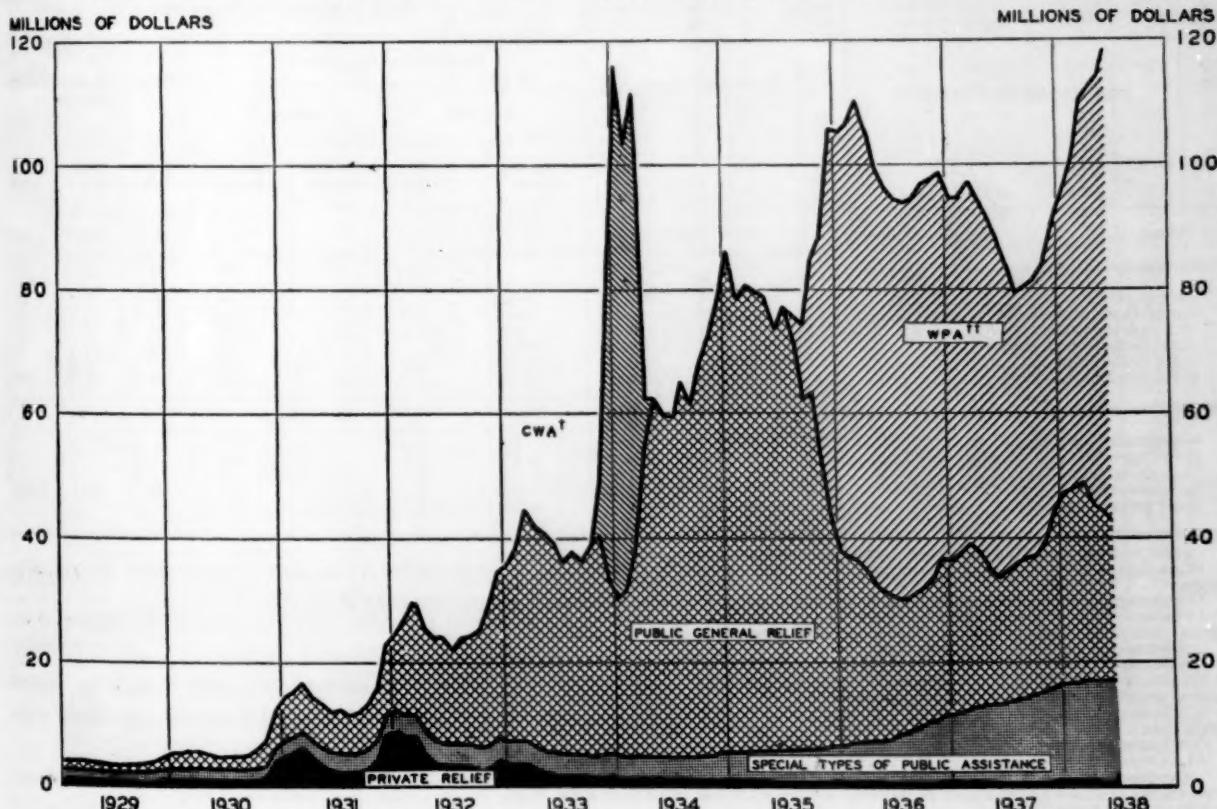
June continued the upward trend that began in September 1937 in the amount of obligations incurred for relief extended to cases and for earnings of persons in need of relief under the Works Progress Administration in the 116 urban areas. Total obligations of \$117.6 million—approximately \$4.4 million, or 3.8 percent, more than for May 1938—were incurred for June. This rise in the total amount of relief reflected the increase in the total amount of public relief, accounted for largely by the increase of 6.6 percent in earnings under the WPA. A total of \$74.7 million was paid as earnings to persons in need of relief on work projects of the WPA for June. The total amount incurred for the three special types of public assistance was \$16.3 million. (See table

1.) This represented a slight increase—about \$132,000—over the previous month. There were increases though slight, in the amount incurred for each of the three special types of public assistance. There was a decrease of 1.4 percent in general relief—a smaller percentage decrease than those for the 2 preceding months. Somewhat less than \$900,000 of the \$118.5 million obligations incurred for June was for private relief. This amount represents a decline of 1.7 percent in the amount incurred for private relief, but a smaller decrease than had occurred in the 2 preceding months.

Of the obligations incurred for public relief—\$116.7 million—almost two-thirds (64.0 percent) was for earnings to persons in need of relief on WPA projects. Somewhat more than one-fifth was for general relief, and the remainder for the

*Prepared in the Bureau of Research and Statistics, Division of Public Assistance Research.

Chart I.—Relief in 116 urban areas in the United States, January 1929–June 1938



† Earnings under Civil Works Administration of all persons employed under the program including the administrative staff.

†† Earnings under Works Progress Administration of persons employed on projects within the areas and certified as in need of relief.

special types of public assistance. This distribution of the total varied little from the percentage distribution of obligations incurred for May 1938 and for June 1937.

A quite different picture is presented when the amount of obligations for June 1938 is compared with those for June 1937 rather than with the preceding month. The total amount incurred in June 1938 was more than one-third (34.1 percent) higher than that for the same month last year. The total for public relief increased in approximately the same proportion (34.4 percent). The greatest increase over the year's period was that for earnings to persons under the WPA—38.5 percent. The remaining increases, in order of size, were those for aid to the blind, old-age assistance, general relief, and aid to dependent children, where the range in percentages was from 33.2 to 25.9.

Table 1.—Relief in 116 urban areas:¹ Amount, cases aided, percentage change, and percentage distribution by type of administrative agency compared with previous month and same month of previous year, June 1938

[Corrected to Aug. 20, 1938]

Type of administrative agency	Number of cases ²	Amount of relief	Relief in urban areas, June 1938							
			Percentage change from—				Percentage distribution of relief in—			
			May 1938		June 1937		June 1938 ³		May 1938 ³	
			In number of cases	In amount of relief	In number of cases	In amount of relief	June 1938	May 1938	June 1937	June 1938
Total	(1)	\$117,590,944	(1)	+3.8	(1)	+34.1	100.0	100.0	100.0	100.0
Public agencies	(1)	7,116,709,495	(1)	+3.9	(1)	+34.4	99.3	99.2	99.0	99.0
General relief ⁴	954,428	25,678,221	-2.5	-1.4	+31.7	+26.5	21.8	23.0	23.2	23.2
Special types of assistance ⁵	613,607	16,344,397	+.7	+.8	+26.7	+30.1	13.9	14.3	14.5	14.5
Old-age assistance	496,477	11,831,825	+.6	+1.0	+28.1	+31.4	10.1	10.3	10.5	10.5
Aid to dependent children	96,125	3,847,192	+.9	(1)	+20.6	+25.9	3.2	3.4	3.5	3.5
Aid to the blind	21,005	665,380	+1.4	+1.3	+21.6	+33.2	.6	.6	.5	.5
WPA earnings ¹¹	(12)	74,686,877	(12)	+6.6	(12)	+38.5	63.6	61.9	61.8	61.8
Private agencies ¹²	(1)	7,881,449	(1)	-1.8	(1)	-2.2	.7	.8	1.0	1.0
Nonsectarian agencies	20,474	372,421	-1.9	-1.4	+.1	-8.5	.3	.3	.3	.3
Jewish agencies	6,604	170,998	-2.1	-1.3	+7.8	+2.1	.1	.2	.2	.2
Catholic agencies	11,093	189,576	+1.3	-2.4	+13.7	+4.1	.2	.2	.2	.2
Salvation Army	4,885	32,233	-10.5	-1.1	+3.4	+4.8	(10)	(10)	(10)	(10)
Other private agencies	8,904	116,221	-7.5	-3.1	+15.7	+1.5	.1	.1	.1	.1

¹ From Federal, State, and local funds, administrative expense excluded.

² Case figures incomplete, since certain agencies reporting the amount of relief failed to report the number of cases aided. Detailed figures are available on request.

³ Percentages in this column are based on figures which include estimates amounting to less than 0.2 percent of the total.

⁴ The total number of cases aided by public and private agencies or by either group separately cannot be obtained by adding the figures shown in this column, since in an unknown number of instances cases are receiving relief from more than 1 type of agency.

⁵ Includes estimates amounting to \$209,320.

⁶ Percentage change not computed. For further explanation see footnote 4.

⁷ It should be noted that public agencies administered \$920 of private funds, while private agencies administered \$16,652 of public funds, so that the total amounts contributed from public and private sources, respectively, were \$116,725,227 and \$865,717.

⁸ Obligations incurred for relief extended to cases during the month. Includes direct and work relief and statutory aid to veterans administered on the basis of need.

⁹ Obligations incurred for payments to and in behalf of recipients for the month.

¹⁰ Less than 0.1 percent.

¹¹ Earnings of persons employed on projects within the area and certified as in need of relief for all pay-roll periods ended during the month. Separate figures are not available for these areas for earnings of those employed on projects of the Works Program other than those of the WPA.

¹² Figures not available.

¹³ Obligations incurred for relief extended to cases during the month. Includes direct and work relief and aid to veterans.

Chart II.—Special types of public assistance in 116 urban areas in the United States, January 1929-June 1938

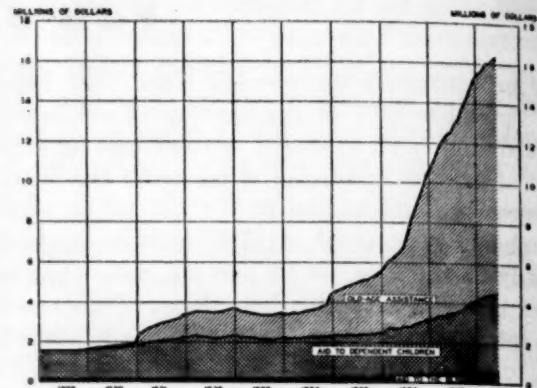


Table 3 shows for the 116 urban areas the total amount expended for relief, public and private, and the amount expended per inhabitant for the calendar year 1937.

Table 2.—Relief in 116 urban areas:¹ Amount, source of funds, and percentage change from previous month and same month of previous year, by cities, June 1938

[Corrected to Aug. 20, 1938]

State and city	Territory included	Relief in 116 urban areas, June 1938								
		Total	Public funds				Works Progess Adminis- tration earnings ⁴	Private funds— obliga- tions in- curred ³	Percentage change from—	
			Obligations incurred for—	General relief ²	Old-age as- sistance ³	Aid to dependent children ³	Aid to the blind ³		May 1938	June 1937
Alabama:										
Birmingham.....	County.....	\$547,352	\$7,292	\$24,049	\$21,680	\$820	\$493,450	\$61	+1.4	+40.0
Mobile.....	do.....	132,759	899	7,849	1,631	157	121,804	419	+7.4	+53.4
California:										
Los Angeles.....	do.....	5,166,115	1,372,854	1,534,065	150,081	134,812	1,945,128	28,575	(9)	+8.3
Oakland.....	do.....	1,377,105	257,849	217,502	39,927	21,063	837,599	3,165	-1	+28.1
Sacramento.....	do.....	259,644	41,729	94,578	16,827	6,685	98,676	1,149	-7	+36.8
San Diego.....	do.....	642,753	116,072	194,191	18,525	8,423	305,045	497	-1.4	+4.9
San Francisco.....	do.....	1,655,638	350,550	278,796	41,523	20,493	940,298	17,678	-3	+26.2
Colorado: Denver.....	do.....	646,717	54,472	269,963	37,290	3,336	279,232	2,424	-5	+20.1
Connecticut:										
Bridgeport.....	City.....	506,724	57,041	25,840	7,558	176	741,937	\$3,172	+11.3	+72.5
Hartford.....	do.....	278,976	62,396	43,528	9,573	488	146,945	\$16,046	+2.8	+38.8
New Britain.....	do.....	109,292	23,802	10,308	3,258	67	71,541	316	+9.1	+55.3
New Haven.....	do.....	598,597	63,066	42,844	9,681	403	479,429	3,174	+5.6	+62.4
Delaware: Wilmington.....	County.....	200,380	35,041	16,079	10,651	-----	133,658	4,900	+17.7	+5.3
District of Columbia: Washington.....	City.....	625,398	59,219	79,182	54,084	5,538	412,156	\$14,619	+5	+15.7
Florida:										
Jacksonville.....	County.....	267,757	5,774	41,591	4,300	2,492	212,992	608	+3.8	+84.0
Miami.....	do.....	112,306	5,156	37,053	6,650	1,077	58,142	\$4,228	-4	+48.8
Georgia: Atlanta.....	do.....	684,673	23,167	29,842	17,055	1,773	608,925	3,911	+4.4	+96.2
Illinois:										
Chicago.....	do.....	9,434,800	2,162,963	936,267	79,003	68,080	\$6,095,038	93,308	+8	+38.4
Springfield.....	do.....	208,625	51,365	31,478	1,625	4,035	117,974	2,148	+2.2	+32.1
Indiana:										
Evansville.....	do.....	395,066	25,562	21,749	17,198	1,434	328,526	453	+9.0	+89.2
Fort Wayne.....	do.....	290,926	14,684	23,549	17,862	1,317	231,792	\$1,722	+5.9	+75.4
Indianapolis.....	do.....	1,083,724	111,535	90,357	58,280	5,968	809,866	7,718	-2.7	+38.9
South Bend.....	do.....	387,678	48,901	21,654	15,568	893	300,266	396	+3.7	+109.2
Terre Haute.....	do.....	407,910	13,107	29,543	12,492	1,701	350,392	675	+1.6	+57.6
Iowa:										
Des Moines.....	do.....	512,934	44,372	77,446	3,629	4,095	382,345	\$1,047	+3.9	+65.0
Sioux City.....	do.....	208,108	45,639	29,335	3,515	1,265	127,771	583	-3.6	+34.2
Kansas:										
Kansas City.....	do.....	297,695	22,397	23,252	10,049	1,419	240,424	154	+2.2	+28.7
Topeka.....	do.....	122,272	9,876	14,708	7,757	1,009	88,602	265	-1.8	+19.3
Wichita.....	do.....	186,568	29,464	28,210	11,563	1,397	114,719	915	-4.9	+30.5
Kentucky: Louisville.....	City.....	263,920	20,503	0	7,695	-----	720,425	\$5,297	+4.6	+90.9
Louisiana:										
New Orleans.....	Parish.....	1,023,191	43,166	48,111	63,662	2,804	855,268	\$10,180	+9	+15.1
Shreveport.....	do.....	29,853	6,825	9,453	8,164	196	4,925	308	+2.7	+100.8
Maine: Portland.....	City.....	114,272	19,182	16,682	3,037	1,484	\$73,075	812	-2.5	+31.6
Maryland: Baltimore.....	do.....	796,008	161,891	161,759	142,106	8,416	\$305,151	16,685	+2.0	+12.0
Massachusetts:										
Boston.....	do.....	2,642,850	463,586	339,872	156,594	6,713	1,600,620	75,466	-2.9	+5.7
Brockton.....	do.....	246,526	30,911	53,905	6,141	502	140,481	5,586	-1	+40.3
Cambridge.....	do.....	311,937	66,856	33,869	14,752	878	192,067	3,515	+12.7	+57.0
Fall River.....	do.....	325,379	52,846	50,135	11,984	805	200,540	69	+3	+27.7
Lawrence.....	do.....	202,962	48,574	37,674	5,304	467	109,959	984	-9.4	+52.0
Lowell.....	do.....	349,749	50,406	58,950	12,576	856	194,706	2,255	-10.8	+40.7
Lynn.....	do.....	289,459	42,022	64,832	7,628	525	171,860	2,592	-14.0	+27.9
Malden.....	do.....	145,998	40,759	26,316	3,885	335	77,692	11	+13.6	+64.9
New Bedford.....	do.....	259,552	69,619	68,068	7,858	790	151,733	1,464	-9.0	+43.1
Newton.....	do.....	92,680	28,577	14,781	7,649	95	38,503	3,075	-6.6	+22.2
Springfield.....	do.....	342,573	104,167	62,806	13,440	566	157,338	4,247	-10.0	+11.7
Worcester.....	do.....	512,505	227,761	71,516	18,852	750	189,182	4,444	+9.2	+46.7
Michigan:										
Detroit.....	County.....	6,984,757	1,422,556	268,611	324,009	4,216	4,951,664	\$13,701	+10.4	+295.7
Flint.....	do.....	929,924	178,961	54,284	10,720	482	676,257	220	+9.1	+467.2
Grand Rapids.....	do.....	789,012	83,544	99,755	34,387	1,267	598,654	\$1,405	+6.7	+137.1
Pontiac.....	do.....	682,424	136,192	50,160	21,319	238	474,444	71	+9.0	+394.1
Saginaw.....	do.....	307,594	43,293	30,430	12,143	135	221,150	434	+9.8	+279.8
Minnesota:										
Duluth.....	do.....	738,721	110,219	104,904	24,369	1,821	492,339	4,569	+1.7	+51.3
Minneapolis.....	do.....	1,558,955	370,961	272,687	35,128	3,426	800,379	6,874	+1	+18.8
St. Paul.....	do.....	988,957	189,011	106,986	14,123	2,190	671,462	5,185	+15.9	+27.6
Missouri:										
Kansas City.....	City.....	825,424	55,647	72,174	7,6,546	711,500	712,049	\$11,508	+4.0	+81.5
St. Louis.....	City and county.....	2,186,467	128,554	190,708	33,067	1118,673	1,706,416	10,040	+2.9	+74.7
Nebraska: Omaha.....	County.....	647,936	8,854	65,398	22,588	1,974	542,188	\$8,934	-1.7	+29.3
New Jersey:										
Jersey City.....	City.....	1,130,479	201,393	23,601	20,166	1,080	782,647	592	+4	-4.1
Newark.....	do.....	1,732,676	467,828	47,725	30,151	1,700	1,152,657	3,615	+6	+28.8
Trenton.....	do.....	386,494	73,675	14,866	10,905	565	724,069	\$2,414	-2.5	+16.9

See footnotes at end of table.

Table 2.—Relief in 116 urban areas:¹ Amount, source of funds, and percentage change from previous month and same month of previous year, by cities, June 1938—Continued

[Corrected to Aug. 20, 1938]

State and city	Territory included	Relief in 116 urban areas, June 1938								Percentage change from—					
		Total	Public funds				Works Progress Administration earning ⁴	Private funds—obligations incurred ⁵							
			Obligations incurred for—												
			General relief ²	Old-age assistance ³	Aid to dependent children ³	Aid to the blind ³									
New York:															
Albany	City	\$200,573	\$35,189	\$12,439	\$3,408	\$664	\$146,915	\$1,958	-2.1	-1.0					
Buffalo	County	1,603,115	766,148	94,379	57,846	4,197	664,214	16,331	-1	+7.0					
New Rochelle	City	101,005	57,280	9,641	6,535	160	27,293	96	+8.8						
New York	do	22,272,851	7,299,831	1,299,441	925,939	33,677	12,521,737	*102,226	+5.2	+1					
Niagara Falls	do	101,934	46,373	6,118	5,872	15	*42,773	783	-2.2	+3.0					
Rochester	do	760,498	310,754	91,195	34,017	1,779	*319,111	3,642	-1.1	+4.6					
Syracuse	do	519,809	184,567	41,355	6,672	805	*282,639	3,771	+3.0	+2.7					
Utica	do	212,064	*50,447	23,749	11,871	219	*123,335	2,443	+1	+20.0					
Yonkers	do	325,849	*99,247	20,613	17,260	341	186,306	2,082	+8	+16.9					
North Carolina:															
Asheville	County	123,322	2,922	15,089	7,300	952	97,059	-----	+6.3	+135.7					
Charlotte	do	82,068	10,430	12,147	5,633	1,339	51,943	576	+6.3	+128.0					
Greensboro	do	72,310	595	15,708	8,208	1,275	46,495	29	+1.4	+78.8					
Winston-Salem	do	92,913	4,613	11,341	4,653	957	67,396	3,953	+3.3	+60.8					
Ohio:															
Akron	do	1,333,002	58,528	75,123	22,629	1,830	1,172,468	*2,424	+3.3	+127.7					
Canton	do	621,553	76,057	74,981	11,465	2,007	456,990	53	+6.9	+209.3					
Cincinnati	do	1,459,712	257,239	181,063	39,620	5,353	960,483	15,954	+8.0	+54.4					
Cleveland	do	5,190,863	*384,143	205,414	95,581	7,096	4,461,121	37,508	+5.2	+117.7					
Columbus	do	936,209	91,905	148,201	21,364	5,454	667,366	*1,919	+6.1	+51.2					
Dayton	do	718,664	98,987	102,208	15,353	2,715	498,576	825	+5.0	+59.0					
Springfield	do	211,869	*41,279	53,325	5,605	1,593	110,067	0	+3.7	+71.0					
Toledo	do	1,673,989	151,458	113,090	23,755	4,042	1,381,133	511	+12.2	+160.1					
Youngstown	do	822,502	56,850	53,218	15,286	2,944	693,677	527	+26.7	+128.4					
Oklahoma: Tulsa	do	225,457	9,000	67,740	18,305	2,057	122,793	5,662	+8.5	+33.2					
Oregon: Portland	do	647,461	83,718	150,941	15,889	4,915	390,485	1,513	-2.8	+19.8					
Pennsylvania:															
Allentown	do	344,262	41,933	30,291	9,808	5,428	255,937	*865	+4.4	+35.1					
Altoona	do	387,098	97,403	35,474	10,679	5,904	236,844	*794	+11.5	+67.8					
Bethlehem	do	337,308	41,140	27,861	10,380	4,759	252,429	730	+4.3	+29.8					
Chester	do	335,026	55,672	34,416	10,678	7,068	225,915	1,277	-10.9	+10.9					
Erie	do	444,612	71,572	51,711	13,711	7,339	300,271	8	+8.0	+38.1					
Johnstown	do	543,216	130,039	41,958	17,213	6,465	347,306	235	+14.3	+67.8					
Philadelphia	do	4,360,083	2,480,048	341,225	93,917	66,486	1,333,651	*42,756	+5.9	+4.6					
Pittsburgh	do	3,994,990	1,173,075	264,722	102,370	36,266	2,395,689	*22,868	+8.0	+33.8					
Reading	do	456,385	84,857	43,298	10,594	9,270	307,266	*1,100	+5.0	+46.8					
Scranton	do	1,207,977	145,836	55,645	26,445	8,726	968,422	*2,903	+7.4	+33.5					
Wilkes-Barre	do	1,602,039	286,259	62,480	38,003	13,053	1,200,843	1,397	+2.4	+22.0					
Rhode Island: Providence	do	947,598	125,836	52,875	17,714	-----	*745,203	5,970	+10.6	+50.8					
South Carolina: Charleston	do	124,132	3,040	16,467	5,801	932	97,523	369	+6	+91.9					
Tennessee:															
Knoxville	do	138,389	4,362	17,882	16,828	897	97,991	429	+6.9	+85.5					
Memphis	do	192,423	1,561	38,637	21,111	3,922	123,739	3,453	-3.6	+43.7					
Nashville	do	160,912	1,739	27,127	17,943	2,371	110,620	1,112	+10.8	+46.6					
Texas:															
Dallas	do	302,845	20,483	86,848	1,088	-----	190,021	4,407	+6	+13.2					
El Paso	do	62,558	127	11,146	-----	-----	50,967	316	-2.4	+12.2					
Fort Worth	do	269,219	15,953	63,231	-----	-----	189,669	366	-1.8	+2.9					
Houston	do	271,933	24,169	69,513	-----	-----	175,684	2,567	+2.6	+10.7					
San Antonio	do	226,855	-----	61,045	-----	-----	162,587	3,223	+7.2	+29.8					
Utah: Salt Lake City	do	373,673	34,353	106,965	25,386	1,145	191,082	*14,742	+5	+55.1					
Virginia:															
Norfolk	City	69,950	5,547	-----	598	-----	62,814	991	+4.3	+33.6					
Richmond	do	143,390	20,492	-----	865	-----	107,303	*5,640	+14.9	+41.4					
Roanoke	do	29,605	4,097	-----	-----	-----	25,508	-----	-7.8	+9.1					
Washington:															
Seattle	County	1,039,995	109,648	224,505	35,073	8,199	656,951	5,619	-2.5	+18.2					
Tacoma	do	450,839	27,374	87,022	20,000	3,170	313,273	0	+1.1	+3.7					
West Virginia: Huntington	do	208,100	16,974	10,772	5,069	682	174,391	212	+13.2	+52.9					
Wisconsin:															
Kenosha	do	293,812	28,110	19,078	14,164	1,397	230,898	165	+12.9	+77.8					
Madison	do	235,919	19,235	40,828	15,741	965	158,864	286	+2.5	+44.6					
Milwaukee	do	2,240,564	339,555	154,500	88,939	7,993	1,634,418	15,099	+3.3	+43.9					
Racine	do	216,047	34,321	23,323	15,934	690	140,663	1,116	+3.0	+73.1					

¹ From Federal, State, and local funds, administrative expense excluded.

² Obligations incurred for relief extended to cases during the month. Includes direct and work relief and statutory aid to veterans administered on the basis of need.

³ Obligations incurred for payments to and in behalf of recipients for the month.

⁴ Earnings of persons employed on projects within the area and certified as in need of relief for all pay-roll periods ended during the month. Separate figures are not available for these areas for earnings of those employed on projects of the Works Program other than those of the WPA.

⁵ Obligations incurred for relief extended to cases during the month. Includes direct and work relief and aid to veterans.

⁶ Less than 0.1 percent.

⁷ Figures relate to county.

⁸ Includes estimate.

⁹ Figures relate to city.

¹⁰ Figures relate to Baltimore County as well as to the city of Baltimore.

¹¹ Estimated.

¹² Figures for certain private agencies included here relate to Chesterfield and Henrico Counties as well as to the city of Richmond.

Table 3.—Relief in 116 urban areas: ¹ Total and amount per inhabitant ² from public funds for specified types of assistance and from private funds, 1938

[Corrected to Sept. 1, 1938]

State and city	Territory included	Relief in 116 urban areas, 1937									
		Total amount from—					Amount per inhabitant ² from—				
		Public funds				Private funds ⁴ (000 omitted)	Public funds				Private funds
		Total (000 omitted)	General relief ³ (000 omitted)	Special types of public assis- tance ⁴ (000 omitted)	Works Progres- sive Ad- minis- tration earnings ⁴ (000 omitted)	Total	General relief ³	Special types of public assis- tance ⁴	Works Progres- sive Ad- minis- tration earnings ⁴		
Alabama:											
Birmingham	County	\$4,342	\$76	\$531	\$3,735	(⁵)	\$10,07	\$0.18	\$1.23	\$8.66	(⁵)
Mobile	do	1,141	10	133	998	55	9.63	.08	1.12	8.43	10.05
California:											
Los Angeles	do	57,565	13,043	14,445	30,077	308	26.07	5.91	6.54	13.62	.14
Oakland	do	12,515	2,470	2,556	7,480	42	26.35	5.20	5.38	15.77	.09
Sacramento	do	2,313	533	998	782	17	16.30	3.76	7.03	5.51	.12
San Diego	do	7,554	1,256	1,863	4,435	13	36.03	5.99	8.89	21.15	.06
San Francisco	do	16,675	3,791	3,012	9,872	252	26.29	5.98	4.75	15.56	.40
Colorado: Denver	do	7,175	906	3,437	2,740	20	24.93	3.47	11.94	9.52	.10
Connecticut:											
Bridgeport	City	3,537	374	381	* 2,782	36	12.34	2.55	2.60	* 7.19	.24
Hartford	do	2,486	682	564	1,240	180	15.16	4.16	3.44	7.56	1.10
New Britain	do	887	156	156	* 575	5	13.02	2.29	* 8.44	.08	
New Haven	do	4,417	527	575	3,315	75	13.93	3.24	3.54	7.15	.46
Delaware: Wilmington	County	1,505	289	314	962	60	9.35	1.80	1.95	5.60	.37
District of Columbia: Washington	City	5,891	938	1,444	3,489	106	12.11	1.97	2.97	7.17	.34
Florida:											
Jacksonville	County	1,928	68	248	1,612	7	12.40	.44	1.59	10.37	.04
Miami	do	921	69	292	560	54	6.44	.48	2.04	3.92	.38
Georgia: Atlanta	do	4,180	384	200	3,596	56	12.48	1.15	.60	10.73	.17
Illinois:											
Chicago	do	81,198	30,648	10,662	* 39,888	1,122	22.19	7.70	2.68	* 11.81	.28
Springfield	do	1,822	621	404	797	27	16.31	5.56	3.02	7.13	.24
Indiana:											
Evansville	do	2,459	259	368	1,832	7	21.71	2.29	3.25	16.17	.06
Fort Wayne	do	1,893	115	355	1,423	31	12.91	.79	2.42	9.70	.21
Indianapolis	do	9,028	1,558	1,456	6,014	112	21.37	3.69	3.45	14.23	.27
South Bend	do	2,601	280	336	1,976	9	16.26	1.81	2.10	12.35	.06
Terre Haute	do	2,945	219	372	2,354	13	29.79	2.22	3.76	23.51	.13
Iowa:											
Des Moines	do	4,185	1,067	622	2,496	14	24.21	6.17	3.60	14.44	.08
Sioux City	do	1,949	702	221	1,026	12	19.18	6.91	2.18	10.09	.12
Kansas:											
Kansas City	do	2,667	359	30	2,278	(⁵)	18.88	2.54	.21	16.13	(⁵)
Topeka	do	1,144	326	38	780	9	13.42	3.83	.44	9.15	.10
Wichita	do	1,776	541	45	1,190	12	13.03	3.97	.33	8.73	.09
Kentucky: Louisville	City	1,852	195	* 346	* 1,311	131	5.29	.63	* 9.97	* 3.69	.42
Louisiana:											
New Orleans	Parish	10,171	565	1,023	8,583	113	22.17	1.23	2.23	18.71	.25
Shreveport	do	233	64	138	31	5	1.88	.52	1.11	.25	.04
Maine: Portland	City	1,056	299	68	* 689	15	10.31	4.23	.96	* 5.12	.21
Maryland: Baltimore	do	9,826	2,577	3,030	* 4,219	272	11.07	2.77	3.76	* 4.54	.34
Massachusetts:											
Boston	do	28,275	6,169	4,868	17,238	1,003	36.20	7.90	6.23	22.07	1.28
Brockton	do	2,035	422	560	1,053	38	31.91	6.61	8.79	16.51	.60
Cambridge	do	2,428	671	476	1,281	44	21.36	5.91	4.18	11.27	.39
Fall River	do	2,960	617	646	1,667	2	25.68	5.35	5.61	14.72	.01
Lawrence	do	1,575	334	387	854	16	18.52	3.98	4.55	10.04	.19
Lowell	do	3,066	788	658	1,650	32	30.88	7.86	6.56	16.46	.32
Lynn	do	2,650	442	772	1,436	41	25.90	4.37	7.55	14.02	.40
Malden	do	1,236	408	261	567	(⁵)	21.31	7.03	4.51	9.77	.01
New Bedford	do	2,571	599	796	1,176	17	22.83	5.32	7.07	10.44	.15
Newton	do	888	370	218	300	25	13.61	5.67	3.34	4.60	.38
Springfield	do	3,604	1,041	686	1,877	55	24.04	6.94	4.58	12.52	.36
Worcester	do	3,971	1,472	839	1,660	50	20.34	7.54	4.30	8.50	.26
Michigan:											
Detroit	County	23,143	6,516	8,587	11,040	172	12.25	3.45	2.96	5.84	.09
Flint	do	2,516	846	591	1,079	3	11.89	4.00	2.79	5.10	.02
Grand Rapids	do	4,297	727	976	2,594	11	17.87	3.02	4.06	10.79	.03
Pontiac	do	1,907	502	622	783	1	9.03	2.38	2.94	3.71	.01
Saginaw	do	1,066	275	342	449	13	8.83	2.28	2.83	3.72	.11
Minnesota:											
Duluth	do	6,331	1,155	1,357	3,819	57	30.95	5.65	6.63	18.67	.28
Minneapolis	do	16,270	5,190	3,400	7,680	222	31.42	6.57	14.83	.43	
St. Paul	do	9,644	3,045	1,356	5,243	72	33.64	10.62	4.73	18.29	.25
Missouri:											
Kansas City	City	5,860	651	* 1,125	* 4,084	142	12.70	1.53	* 2.39	* 8.68	.36
St. Louis	City and county	15,202	2,481	1,483	11,238	337	14.71	2.40	1.44	10.87	.33
Nebraska: Omaha	County	5,636	150	1,108	4,378	112	24.19	.64	4.76	18.79	.48
New Jersey:											
Jersey City	City	12,716	1,565	471	* 10,680	15	21.89	4.04	1.49	* 15.46	.05
Newark	do	15,944	4,330	1,106	* 10,418	46	24.99	9.79	2.70	* 12.50	.10
Trenton	do	3,834	640	262	* 2,932	27	22.99	5.19	2.13	* 15.67	.22

See footnotes at end of table.

Table 3.—Relief in 116 urban areas: ¹ Total and amount per inhabitant ² from public funds for specified types of assistance and from private funds, 1937—Continued

[Corrected to Sept. 1, 1938]

State and city	Territory included	Relief in 116 urban areas, 1937									
		Total amount from—					Amount per inhabitant ³ from—				
		Public funds				Private funds ⁴ (000 omitted)	Public funds				Private funds ⁴
		Total (000 omitted)	General relief ⁵ (000 omitted)	Special types of public assistance ⁶ (000 omitted)	Works Progress Administration earnings ⁷ (000 omitted)		Total	General relief ⁵	Special types of public assistance ⁶	Works Progress Administration earnings ⁷	
New York:											
Albany	City	\$2,421	\$339	\$156	\$1,926	\$26	\$12.98	\$2.66	\$1.23	\$9.00	\$0.21
Buffalo	County	18,254	6,774	1,517	9,963	227	23.95	8.89	1.99	13.07	.30
New Rochelle	City	1,127	657	145	325	1	20.88	12.17	2.69	6.02	.02
New York	do	255,622	89,510	23,441	142,671	2,410	36.89	12.92	3.38	20.59	
Niagara Falls	do	1,221	347	114	760	10	11.20	4.60	1.51	\$5.09	.14
Rochester	do	8,915	2,960	1,235	4,720	43	23.92	9.02	3.76	\$11.14	.13
Syracuse	do	5,989	1,745	514	3,730	44	23.58	8.34	2.45	\$12.70	.21
Utica	do	2,152	610	369	1,173	32	15.51	5.99	3.62	\$5.90	.32
Yonkers	do	3,514	815	373	2,326	38	26.09	6.05	2.77	17.27	.28
North Carolina:											
Asheville	County	645	55	39	551	—	6.58	.56	.39	5.63	
Charlotte	do	442	31	27	384	19	3.46	.25	.21	3.00	.15
Greensboro	do	563	85	83	395	1	4.24	.64	.63	2.97	.01
Winston-Salem	do	615	80	32	503	70	5.51	.72	.29	4.50	.63
Ohio:											
Akron	do	6,799	818	947	5,034	36	19.76	2.38	2.75	14.63	.11
Canton	do	2,698	482	952	1,264	1	12.16	2.17	4.29	5.70	
Cincinnati	do	12,033	2,454	2,518	7,061	239	20.41	4.16	4.27	11.98	.41
Cleveland	do	29,639	7,648	2,916	19,075	473	24.68	6.37	2.43	15.88	.39
Columbus	do	7,303	1,154	1,875	4,274	27	20.23	3.20	5.19	11.84	.08
Dayton	do	5,355	823	1,358	3,174	12	19.59	3.01	4.97	11.61	.04
Springfield	do	1,476	169	572	735	4	16.23	1.86	6.29	8.08	.02
Toledo	do	8,031	1,321	1,333	5,377	7	23.09	3.80	3.83	15.46	.02
Youngstown	do	4,370	607	752	3,011	3	18.51	2.57	3.19	12.75	.01
Oklahoma: Tulsa	do	1,842	53	837	952	67	9.82	.28	4.46	5.08	.36
Oregon: Portland	do	6,380	1,114	1,425	3,841	22	18.86	3.29	4.21	11.36	.07
Pennsylvania:											
Allentown	do	3,152	647	506	1,999	11	18.23	3.74	2.03	11.86	.07
Altoona	do	2,795	517	546	1,732	17	19.99	3.70	3.00	12.70	.12
Bethlehem	do	3,107	607	463	2,037	12	18.35	3.58	2.74	12.05	.07
Chester	do	3,542	536	655	2,351	26	12.64	1.91	2.34	8.30	.09
Erie	do	4,038	718	811	2,509	1	23.03	4.00	4.63	14.31	
Johnstown	do	3,812	99	696	2,117	5	18.77	4.92	3.43	10.42	.03
Philadelphia	do	49,585	23,855	6,115	19,615	600	25.41	12.23	3.13	10.05	.31
Pittsburgh	do	36,073	9,888	4,444	21,741	274	26.24	7.19	3.23	15.82	.20
Reading	do	3,807	806	824	2,177	26	16.43	3.48	3.55	9.40	.11
Scranton	do	10,685	2,918	930	6,837	53	34.43	9.40	3.00	22.03	.17
Wilkes-Barre	do	15,880	4,605	1,222	10,053	19	35.69	10.35	2.75	22.50	.04
Rhode Island: Providence	City	7,318	1,298	614	5,436	72	17.51	5.01	2.43	10.07	.29
South Carolina: Charleston	County	828	18	41	769	8	8.19	.18	.40	7.61	.06
Tennessee:											
Knoxville	do	938	90	75	773	3	6.02	.58	.48	4.96	.02
Memphis	do	1,708	86	142	1,480	56	5.57	.28	.46	4.83	.18
Nashville	do	1,278	139	74	1,065	11	5.74	.63	.33	4.78	.06
Texas:											
Dallas	do	2,855	173	1,143	1,539	54	8.77	.53	3.51	4.73	.16
El Paso	do	645	1	155	489	4	4.91	.01	1.18	3.72	.03
Fort Worth	do	2,775	153	744	1,878	6	14.06	.78	3.77	9.51	.05
Houston	do	2,621	261	907	1,453	24	7.29	.73	2.52	4.04	.07
San Antonio	do	2,017	—	710	1,307	34	6.90	2.43	4.47	4.47	.12
Utah: Salt Lake City	do	3,167	663	796	1,708	(11)	16.32	3.42	4.10	8.80	(11)
Virginia:											
Norfolk	City	757	82	2	673	11	5.84	.63	.02	5.19	.00
Richmond	do	1,178	319	11	848	78	6.44	1.74	.06	4.74	.43
Roanoke	do	330	35	1	294	—	4.78	.51	.02	4.25	—
Washington:											
Seattle	County	10,261	2,327	2,601	5,333	81	22.14	5.02	5.61	11.51	.18
Tacoma	do	5,029	793	1,188	3,048	—	30.69	4.84	7.25	18.60	—
West Virginia: Huntington	do	1,608	77	188	1,343	9	17.71	.85	2.07	14.70	.10
Wisconsin:											
Kenosha	do	2,005	344	339	1,322	2	31.69	5.44	5.36	20.89	.03
Madison	do	2,156	364	557	1,205	5	19.13	3.23	5.21	10.69	.05
Milwaukee	do	18,520	3,726	2,587	12,207	148	25.54	5.14	3.57	16.83	.20
Racine	do	1,550	281	405	864	14	17.18	3.11	4.49	9.58	.15

¹ From Federal, State, and local funds, administrative expense excluded.

² Computed from figures for total population of areas as given in *Fifteenth Census of the United States: 1930; Population, Vol. I*.

³ Obligations incurred for relief extended to cases during the year. Includes direct and work relief and statutory aid to veterans administered on the basis of need.

⁴ Obligations incurred for payments to and in behalf of recipients for the year.

⁵ Earnings of persons employed on projects within the area and certified as in need of relief for all pay-roll periods ended during the year. Separate figures are not available for these areas for earnings of those employed on projects of the Works Program other than those of the Works Progress Administration.

⁶ Obligations incurred for relief extended to cases during the year. Includes direct and work relief and aid to veterans.

⁷ Less than \$1,000.

⁸ Figures relate to county.

⁹ Figures relate to Baltimore County as well as to the city of Baltimore.

¹⁰ Less than 1 cent.

¹¹ Figures relate to city.

¹² Complete reports not available.

Index of Urban Relief Adjusted for Seasonal Variation

For June the monthly index of relief for the 116 urban areas, adjusted for seasonal variation, was 152.8.¹ This figure represents the high point in the whole series which covers the period from January 1929 to date. It marks an increase over the preceding month, as had the figures for May and April over the 2 previous months. (See table 4 and chart III.) In fact, from the beginning of 1938 there had been a continuous rise in these monthly indexes adjusted for seasonal variation, although it was not until the last 2 months that the index had exceeded the previous high point of the 9½-year period—136.1 for September 1936. This rise in the index over the 6-month period, especially during the past 4 months, reflected

increased obligations incurred by the Works Progress Administration for earnings of persons in need of relief. These earnings comprised more than 50 percent of total relief issued from January through June 1938.

Table 4.—*Monthly index of total amount of relief extended to cases in 116 urban areas, adjusted for seasonal variation, January 1929-June 1938*

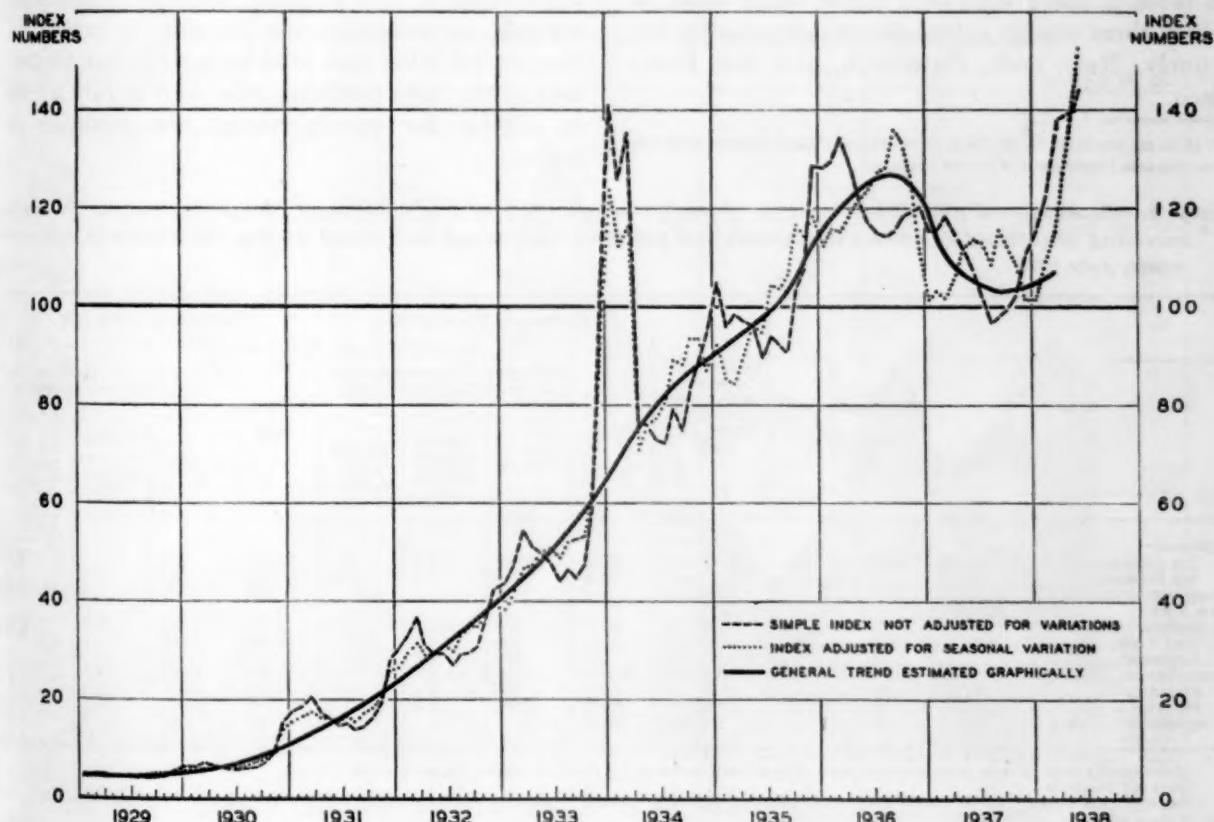
[Average monthly amount, 1935=100]

Month	Index of urban relief adjusted for seasonal variation									
	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938
January	4.3	5.8	15.7	26.6	38.5	123.9	92.2	112.5	101.4	101.5
February	4.4	6.0	16.8	29.4	42.2	112.4	85.5	115.9	103.2	109.4
March	4.3	6.2	17.8	31.6	46.7	116.5	84.5	115.5	101.8	115.5
April	4.3	6.4	16.3	29.0	47.4	71.0	90.2	119.4	106.6	127.3
May	4.5	6.4	16.3	29.5	50.0	76.1	96.4	121.9	112.1	139.4
June	4.6	6.3	15.7	31.1	50.8	77.4	95.0	124.1	113.8	152.8
July	4.6	6.6	16.8	29.9	48.9	80.4	104.3	127.5	113.0	—
August	4.8	7.0	15.7	32.9	52.1	89.2	103.8	128.6	108.8	—
September	5.0	7.7	17.3	35.0	52.7	88.3	106.6	136.1	115.6	—
October	5.1	8.5	18.4	35.0	53.5	93.6	116.9	133.6	112.3	—
November	5.2	9.8	20.9	38.3	63.0	93.7	114.5	126.6	105.7	—
December	5.4	14.2	25.9	39.0	97.0	87.2	118.5	110.8	101.6	—

¹ Based on the average monthly amount—1935. For description of this index, see *Social Security Bulletin*, Vol. 1, No. 7 (July 1938), pp. 50-56.

Chart III.—*Trends of relief in 116 urban areas, January 1929-June 1938*

[Average monthly amount for 1935=100]



Effect of Unemployment Compensation Upon General Relief Case Loads During July 1938

Information covering the number of general relief cases opened or closed during July because of the receipt or cessation of unemployment benefits is available for nine urban areas and for the State of Pennsylvania.² In some instances figures are reported covering the number of general relief cases aided during the waiting period for unemployment compensation and the number of cases in which relief was extended to supplement unemployment compensation. No data are available, however, to show how much the payment of unemployment benefits either delayed or obviated entirely the necessity of seeking general relief.

During July the effect of unemployment compensation on the general relief case load was relatively slight in most cities where such data were reported. This was the result of the balance maintained between the number of cases added to the relief rolls because of the exhaustion of the right to benefits and the number of cases closed because of the receipt of benefits. As shown by the figures in table 5, there were only three urban areas in which there was an actual decrease in case load—namely, New York, Pittsburgh, and San Francisco.

² Data are available in the form of weekly statistical releases from the Pennsylvania Department of Public Assistance.

Table 5.—Cases opened and closed because of receipt or cessation of unemployment compensation per 100 cases receiving general relief during the month and per 100 cases opened and closed during the month in selected areas, July 1938

Area	Territory included	Total number of cases receiving general relief during July 1938	Cases opened during July				Cases closed during July			
			Total	Because of the cessation of unemployment compensation			Total	Because of the receipt of unemployment compensation		
				Number	Per 100 cases receiving relief	Per 100 cases opened		Number	Per 100 cases receiving relief	Per 100 cases closed
California:										
Los Angeles	County ¹	25,543	4,801	386	1.5	8.6	4,026	318	1.2	7.9
San Francisco	do ¹	7,245	2,158	115	1.6	5.3	3,045	137	1.9	4.5
Maryland: Baltimore	City	6,649	919	(2)	(2)	(2)	586	31	.5	5.3
New York:										
Buffalo	do	17,765	2,091	300	2.2	18.7	1,692	288	1.6	17.0
New York	do	179,075	13,271	598	.3	4.5	14,824	846	.5	5.7
Rochester	do	8,594	721	148	1.7	20.5	706	8	.1	1.1
Pennsylvania:										
Philadelphia	State	231,243	44,772	10,898	4.7	24.3	44,388	8,110	3.5	18.3
Pittsburgh	County	80,768	9,532	853	1.0	8.9	6,621	1,036	1.3	15.6
Wisconsin: Milwaukee	do	42,481	6,889	2,274	5.4	33.0	7,691	1,373	3.2	17.9
	do	19,305	5,055	(2)	(2)	(2)	4,448	182	.9	4.1

¹ Includes only data on relief to employable cases, which is administered by the State Relief Administration.

² Data not available.

³ Pennsylvania Department of Public Assistance, *Statistical Report on General Assistance*, weeks ended July 2, 9, 16, 23, and 30. Figures estimated from data in these reports.

Cases opened for general relief during July because of the cessation of unemployment compensation ranged from 5.4 percent of the total case load in Pittsburgh to 0.3 percent in New York. When these same cases were compared with the total number of cases opened during the month, it was noted that 1 in 3 cases was opened for this reason in Pittsburgh as compared with only about 1 in 20 in New York.

In seven of the nine areas, the actual number of cases closed because of the receipt of unemployment compensation during July was smaller than during June. In July, closings for this reason ranged from 0.1 percent of the general relief case load in Rochester to 3.5 percent in Pennsylvania. (See table 5.) The ratio of cases closed because unemployment compensation was received to the total number of cases closed in the 9 urban areas under discussion varied from 1 per 100 in Rochester to 18 per 100 in Pittsburgh.

Data on cases receiving general relief during the waiting period for unemployment compensation were available in only four cities. In San Francisco these cases comprised 8.7 percent of the relief load as compared with 5.4, 4.0, and 2.3 percent in Los Angeles, Baltimore, and Milwaukee, respectively. In Detroit, a survey of the general relief case load indicated that 36 percent of the cases receiving relief during July would be eligible for unemployment compensation in August.

RELIEF IN RURAL AND TOWN AREAS* FOR JUNE 1938

June marked the third month in which declines occurred in the aggregate amount of obligations incurred and in the number of cases benefiting under the four major types of relief in the rural and town sample areas. From May to June the drop in the number of cases was almost twice as great as the decrease in the amount of relief, 3.6 as compared with 2.0 percent. According to reports from public and private agencies in the 385 reporting areas, relief amounting to \$3.2 million was given to 191,000 families for June. (See table 2.) These reports include all public relief, except earnings under the Works Program and the CCC, and all private relief.

The decline from May to June in the total amount of relief was chiefly the result of a large decline in the amount of general relief, which formed more than one-fifth of the total obligations incurred. Subsistence payments to farmers showed the largest percentage decrease; these pay-

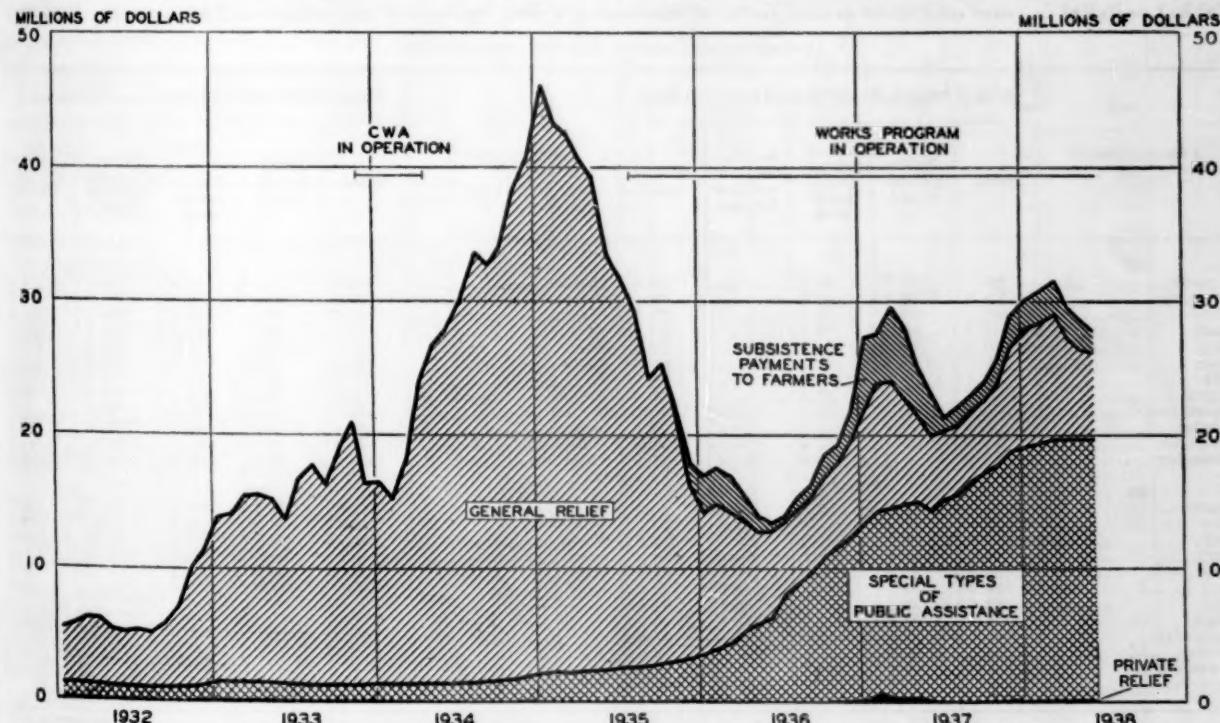
ments, however, constitute only a small part of the total obligations for relief.

The total amount of obligations incurred for the three special types of public assistance showed almost no change. The amount expended for old-age assistance, which comprised more than four-fifths of the total expended for the special types of public assistance, decreased slightly. Increases in the amounts of relief to those benefiting under the programs for aid to dependent children and aid to the blind were 3.8 and 3.2 percent, respectively.

Increases or decreases in the number of cases corresponded to those in the amount of obligations except in the following instance: Although the amount of relief extended to the total number of recipients of the special types of public assistance increased 0.3 percent, the number of cases aided decreased 1.2 percent. This decrease was the result of a decline in the number of cases receiving old-age assistance, which formed by far the largest

*Prepared in the Bureau of Research and Statistics, Division of Public Assistance Research.

Chart I.—Obligations incurred for rural and town relief, January 1932-June 1938¹



¹ Data presented in this chart are estimates for the rural and town population of the United States, based upon the sample series.

Chart II.—Index of obligations incurred for rural and town relief, January 1932–June 1938

[Average monthly amount, July 1935–June 1936 = 100]

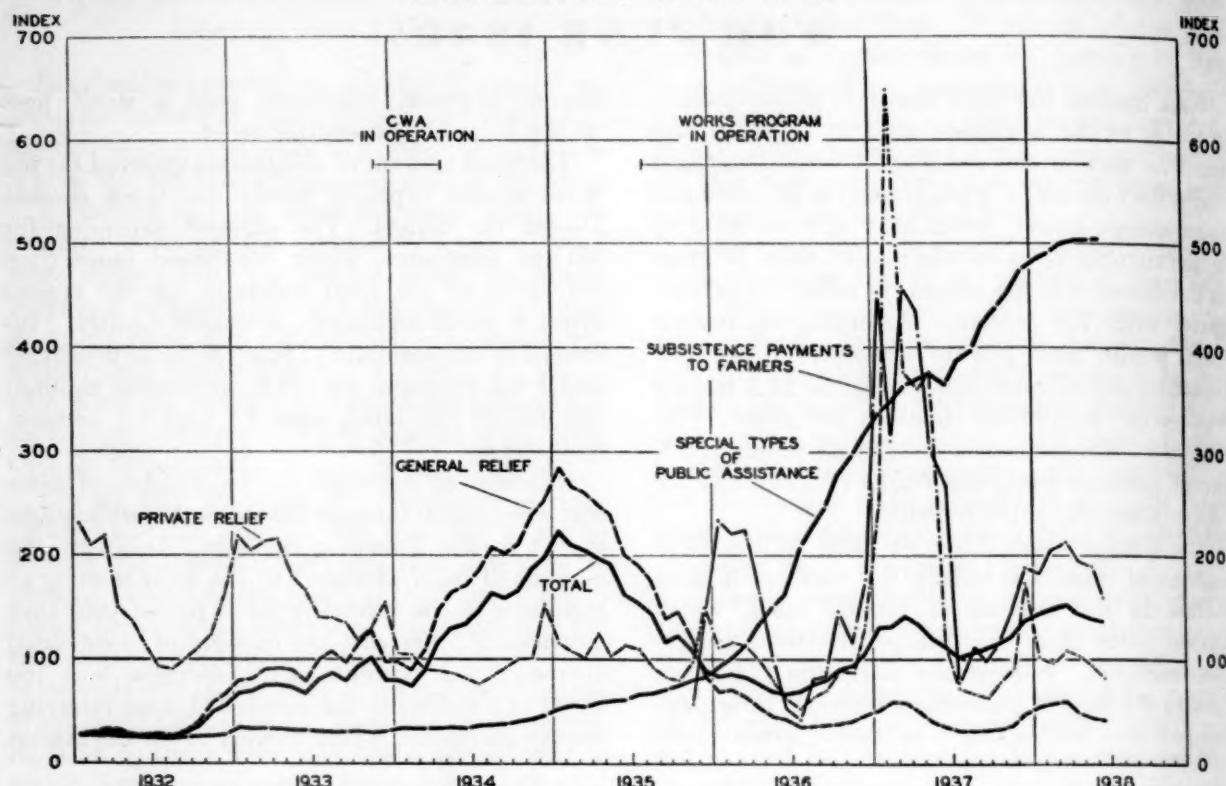


Table 1.—Relief in rural and town areas: Index of amount of relief, by type of assistance and by months, 1935–38¹

[Average monthly amount, July 1935–June 1936 = 100]

Year and month	Index of amount of relief in rural and town areas					Year and month	Index of amount of relief in rural and town areas				
	Total	Public general relief ²	Special types of public assistance	Subsistence payments to farmers	Private relief		Total	Public general relief ²	Special types of public assistance	Subsistence payments to farmers	Private relief
1935											
January	223.7	285.6	53.3		116.6	January	133.3	55.1	337.6	452.9	251.4
February	209.9	266.5	56.0		107.6	February	132.5	59.1	348.1	310.1	650.9
March	205.7	261.0	55.6		101.6	March	141.6	58.3	363.1	458.5	378.9
April	197.5	249.0	59.0		125.4	April	134.8	49.8	370.0	434.4	300.3
May	191.4	240.6	60.8		103.1	May	121.3	40.8	375.2	303.2	378.2
June	162.6	201.6	61.7		113.2	June	111.5	35.3	365.4	267.2	112.1
July	154.8	189.9	66.2		109.3	July	102.0	32.1	388.1	77.7	71.9
August	143.0	174.1	67.2		93.6	August	106.4	32.6	399.0	111.2	66.4
September	117.8	139.3	70.8		83.3	September	110.3	33.2	424.1	98.9	64.0
October	123.6	146.2	74.5		80.9	October	114.8	33.5	439.4	115.3	77.4
November	109.4	121.2	79.9	57.1	97.3	November	123.0	38.1	454.3	146.9	91.8
December	88.5	84.9	83.3	143.4	150.2	December	138.4	48.9	476.6	188.2	172.8
1936											
January	83.1	68.4	92.8	234.1	111.4	January	145.0	56.4	487.1	182.7	101.5
February	85.6	70.5	101.7	221.9	117.0	February	149.2	58.8	492.5	204.3	96.8
March	83.3	63.9	114.3	225.7	113.8	March	152.2	60.1	499.9	213.3	107.8
April	76.1	54.0	134.8	165.1	99.8	April	143.2	48.7	502.9	195.4	163.0
May	68.7	45.0	151.3	99.6	80.6	May	139.0	43.5	503.0	189.5	94.1
June	66.2	42.5	163.2	53.2	62.7	June	136.2	41.9	504.5	158.8	82.1
July	68.6	35.3	207.8	42.4	53.3						
August	75.3	35.8	228.5	81.1	63.9						
September	79.5	36.9	245.8	83.7	69.9						
October	90.1	37.9	277.5	146.3	88.3						
November	94.0	40.4	297.2	116.1	87.8						
December	106.1	46.5	317.3	177.4	134.0						

¹ For monthly index numbers for 1932, 1933, and 1934, see *Social Security Bulletin*, Vol. 1, Nos. 1-3 (March 1938), p. 68.

² Figures prior to January 1938 include statutory aid to veterans administered on the basis of status and of need. Beginning with January 1938, figures include only such aid administered on the basis of need. The index has been adjusted for this change.

Table 2.—Relief in 385 rural and town areas: Amount, cases aided, percentage change, and percentage distribution, by type of assistance, June 1938

[Corrected to Aug. 15, 1938]

Type of assistance	Relief in 385 rural and town areas, June 1938					
	Number of cases	Amount of relief	Percentage change from May 1938 in—		Percentage distribution of relief in—	
			Number of cases	Amount of relief	June 1938	May 1938
Total for 385 areas in 36 States	191,314	\$3,228,025	-3.6	-2.0	100.0	100.0
Public relief, total	188,490	\$3,219,792	-3.4	-1.9	99.7	99.7
General relief	52,811	738,021	-4.7	-3.6	22.8	22.9
Special types of public assistance ¹	128,124	2,262,781	-1.2	+3	70.1	67.4
Old-age assistance	110,157	1,885,371	-1.7	-4	57.5	55.7
Aid to dependent children	15,019	343,706	+1.9	+3.8	10.6	9.9
Aid to the blind	2,948	63,704	+1.7	+3.2	2.0	1.8
Subsistence payments to farmers	11,198	218,990	-17.2	-16.2	6.8	9.4
Private relief	2,824	8,233	-14.1	-11.7	.3	.3

¹ Eliminates duplication in the count of cases receiving more than 1 type of public relief in 21 States. (See table 3.)

² From Federal, State, and local funds, administrative expense excluded.

³ Includes 883 cases receiving statutory aid to veterans administered on the basis of need.

⁴ Includes \$16,363 incurred for statutory aid to veterans administered on the basis of need.

⁵ Includes special types of public assistance in States with plans approved by the Social Security Board and in other States without Federal participation.

Table 3.—Relief in 385 rural and town areas: Number of cases receiving relief and percentage change from previous month, by States, June 1938

[Corrected to Aug. 15, 1938]

State	Relief in 385 rural and town areas, June 1938							
	Total	Public relief			Subsistence payments to farmers	Private relief		
		General relief	Special types of public assistance ¹					
			Old-age assistance	Aid to dependent children	Aid to the blind			
Alabama (6 counties)	2,115	201	1,195	466	39	105	20	+7.0
Arizona (3 counties)	1,848	390	1,009	302	29	215	38	-4
Arkansas (10 counties)	2,945	429	1,880	494	84	58	-----	+3
California (10 counties)	11,310	4,042	5,282	773	223	591	369	-5.1
Colorado (8 counties)	3,498	726	2,619	293	45	79	-----	-7.7
Connecticut (40 townships)	1,535	722	816	26	11	1	-----	+1.9
Florida (6 counties)	4,396	1,262	2,779	43	123	66	123	+3.7
Georgia (16 counties)	3,243	220	2,691	363	94	195	195	-6
Illinois (11 counties)	15,470	6,504	8,091	427	320	32	98	-3.4
Indiana (9 counties)	6,170	2,412	2,849	716	171	6	16	-4.3
Iowa (9 counties)	5,806	1,838	3,712	219	65	8	-----	+1
Kansas (13 counties)	4,559	1,512	1,953	420	66	500	312	-96.9
Kentucky (12 counties)	81	58	(1)	-----	-----	5	18	-2.3
Louisiana (10 parishes)	5,918	749	3,884	1,037	89	115	44	+2.3
Massachusetts (23 townships)	1,419	499	981	83	7	5	1	-2.5
Michigan (11 counties)	11,342	3,026	5,072	922	24	71	267	-2.5
Minnesota (12 counties)	9,503	1,994	6,648	536	59	191	75	-3.5
Mississippi (10 counties)	2,797	208	1,704	-----	-----	569	316	+10.3
Missouri (12 counties)	9,099	3,013	5,261	279	306	75	165	-4.8
Montana (8 counties)	3,732	1,391	1,834	263	11	845	-----	+32.6
Nebraska (8 counties)	3,737	1,617	2,179	386	46	471	38	-7.7
New York (7 counties)	8,454	3,522	4,666	412	76	17	-----	-4.0
North Carolina (12 counties)	4,026	475	2,725	644	162	24	-----	+1.0
North Dakota (7 counties)	4,823	907	1,160	133	14	2,894	50	-14.0
Ohio (6 counties)	10,339	3,006	6,490	537	131	35	140	-1.4
Oklahoma (9 counties)	12,477	3,721	6,880	1,572	223	27	52	+6
Oregon (6 counties)	2,219	543	1,459	141	42	6	28	-1
South Carolina (8 counties)	4,177	506	2,839	410	116	287	77	+4.5
South Dakota (9 counties)	5,845	475	1,973	268	12	3,117	-----	-9.8
Tennessee (9 counties)	2,977	110	1,931	807	113	9	35	-2.2
Texas (26 counties)	10,975	539	10,327	-----	-----	32	77	-8
Utah (5 counties)	1,410	225	1,032	287	22	42	-----	-1.0
Virginia (13 counties)	1,575	1,533	-----	3	-----	19	20	-5.6
Washington (6 counties)	3,595	866	2,399	517	61	40	7	-1.5
West Virginia (4 counties)	2,358	1,077	911	454	37	-----	83	+5.0
Wisconsin (8 counties)	5,543	1,484	3,326	726	127	296	160	-11.0

¹ Includes recipients in States with plans approved by the Social Security Board and in other States without Federal participation.

² Eliminates duplication in the count of households receiving more than 1 type of public relief.

³ Includes a relatively small number of cases receiving statutory aid to veterans administered on the basis of need.

⁴ No recipients for June.

part of the total number of cases receiving the special types of public assistance.

Although the index of total relief for June (136.2, based on the average monthly amount July 1935-June 1936) was the lowest for any month of the 6-month period ended June 1938, it was considerably higher than that for the same month a year ago—111.5.

Chart I presents graphically estimates of the obligations incurred for the various types of public and private relief for the rural and town population of the United States, based upon the data obtained from the rural and town sample areas. It is estimated that obligations of almost \$28 million were incurred for the relief of the rural and town population in the United States for June.

Table 4.—Relief in 385 rural and town areas: Amount of relief and percentage change from previous month, by States, June 1938

[Corrected to Aug. 15, 1938]

State	Relief in 385 rural and town areas, June 1938							
	Total	Public relief ¹			Subsistence payments to farmers	Private relief		
		General relief	Special types of public assistance ²	Aid to the blind				
Alabama (6 counties).....	\$23,392	\$1,606	\$10,684	\$4,811	\$370	\$5,814	\$107	+23.2
Arizona (3 counties).....	45,973	5,956	25,212	9,224	678	4,717	186	+2.3
Arkansas (10 counties).....	27,299	2,539	17,540	5,250	775	1,195	.....	+4.3
California (10 counties).....	327,139	93,060	177,865	27,929	10,752	15,906	1,627	-1.4
Colorado (8 counties).....	92,583	11,744	70,368	7,874	1,335	1,262	.....	-1.1
Connecticut (40 townships).....	40,979	19,258	20,227	1,260	204	30	.....	-2.3
Florida (6 counties).....	54,315	7,826	42,368	280	1,880	1,467	494	-4.1
Georgia (16 counties).....	36,831	1,027	22,982	7,460	934	4,131	297	+4.2
Illinois (11 counties).....	248,071	100,395	129,216	7,964	9,589	687	220	+2.8
Indiana (9 counties).....	87,129	28,544	38,920	16,191	3,321	86	67	-1.1
Iowa (9 counties).....	105,747	\$ 26,695	73,102	4,081	1,548	321	.....	-1.1
Kansas (13 counties).....	80,692	22,076	36,308	11,300	1,414	8,852	742	-7.7
Kentucky (12 counties).....	539	414	(*)	.....	.....	80	45	-97.8
Louisiana (10 parishes).....	62,333	8,098	34,512	16,435	1,075	2,059	154	+4.2
Massachusetts (23 townships).....	43,016	\$ 11,584	27,043	4,070	122	148	49	-1.0
Michigan (11 counties).....	181,217	\$ 72,272	82,918	24,033	460	1,238	296	-6.9
Minnesota (12 counties).....	180,334	\$ 38,911	120,103	16,423	1,244	3,248	405	-4.0
Mississippi (10 counties).....	16,448	270	7,929	.....	.....	7,739	510	+50.4
Missouri (12 counties).....	116,290	16,903	82,745	7,849	7,650	1,051	92	-2.2
Montana (8 counties).....	81,801	29,764	26,375	7,166	244	18,252	.....	+31.8
Nebraska (8 counties).....	57,133	\$ 7,931	31,774	10,028	922	6,396	82	-8.7
New York (7 counties).....	169,956	62,099	90,347	15,646	1,441	423	.....	+4.3
North Carolina (12 counties).....	40,353	3,209	24,192	10,352	2,177	423	.....	+3.3
North Dakota (7 counties).....	102,888	21,263	18,756	4,286	239	58,245	99	-13.5
Ohio (9 counties).....	185,367	\$ 27,207	139,105	15,524	2,697	677	157	-2.9
Oklahoma (9 counties).....	153,796	\$ 22,432	103,916	23,985	2,575	698	190	+4.6
Oregon (6 counties).....	41,704	\$ 7,845	27,988	4,575	1,016	135	145	-8.3
South Carolina (8 counties).....	51,392	6,780	27,703	8,217	1,364	7,050	278	+12.1
South Dakota (9 counties).....	111,021	9,279	39,559	4,119	270	57,794	.....	-8.9
Tennessee (9 counties).....	40,995	490	23,000	15,475	1,619	142	179	+1.1
Texas (26 counties).....	139,095	3,760	134,617	.....	.....	608	110	+4.3
Utah (5 counties).....	39,806	3,576	26,774	7,960	580	916	.....	-7.6
Virginia (13 counties).....	9,578	9,116	.....	46	.....	300	116	-10.2
Washington (6 counties).....	85,658	\$ 15,010	52,797	14,651	1,988	1,149	63	-1.2
West Virginia (4 counties).....	36,911	13,825	12,633	9,290	643	.....	520	+4.8
Wisconsin (8 counties).....	110,244	\$ 25,257	55,703	19,952	2,578	5,751	1,003	-10.8

¹ From Federal, State, and local funds, administrative expense excluded.

² Includes obligations incurred for payments to recipients in States with plans approved by the Social Security Board and in other States without Federal participation.

³ Includes a relatively small amount of statutory aid to veterans administered on the basis of need.

⁴ No payments for June.

**SAMPLE COUNTIES AND TOWNSHIPS
IN 36 STATES**



Reports cover entire counties in all States sampled except Massachusetts and Connecticut where individual townships are represented. Although the sample counties and townships are predominantly rural, some of them include towns and small cities ranging in size up to 25,000 population. The population of the sample areas in 1930 was approximately 6,514,000 or 11.5 percent of the total rural and town population of the United States.

OLD-AGE INSURANCE

BUREAU OF OLD-AGE INSURANCE · ANALYSIS DIVISION

IN COOPERATION WITH THE

BUREAU OF RESEARCH AND STATISTICS · DIVISION OF OLD-AGE BENEFITS RESEARCH

Maintenance of Wage Records

The recording of employees' wages for the year 1937 was substantially completed in July of this year. The Board is thus in a position to answer inquiries from employees as to the amount of 1937 wages to their credit on the Board's records. By August 30 the Board had received approximately 10,300 such inquiries, of which approximately 40 percent were from New York State.

Of the 10,300 wage earners who have made inquiries, 9,300 have already been furnished complete statements, and an additional 300 have received partial statements. Employees who do not give sufficient information for complete identification are supplied with a form on which they can list the employers for whom they worked in 1937 and the amount of wages received from each. This information is used as a basis for further search of the Board's records to determine whether any wage items previously not identified can be located. About 1 percent of the employees who have received statements of earnings have raised questions as to possible inaccuracies. That so few questions have been raised indicates that employees are satisfied that the Board's records of their earnings for 1937 are correct.

Meanwhile, the processing of wage reports for 1938 has progressed rapidly. The Board began receiving reports for the first quarter of 1938 in quantity from the Bureau of Internal Revenue in May; 26.6 million wage cards had been punched by August 31 from the information on the 26.8 million first quarter wage reports received by that date. These wage cards are rapidly being processed through the 16 operations intervening between punching and final posting of the wage information.

Wage reports for the second quarter are being forwarded much more promptly, and by August 31, 19.7 million second quarter reports had been received. Of these, 6.9 million had been converted by that date to punch cards which were then sent through the preliminary operations necessary before the cards can be arranged for efficient posting. Thus, approximately 72 percent of the 46.5 million

reports of wages earned in 1938 which had been received by August 31 had at that time been converted to punch-card form.

Claims for Lump-Sum Payments

During July, 15,136 claims for lump-sum payments under title II of the Social Security Act were received in Washington. Of this total, 42.6 percent were claims from wage earners who had reached age 65 and 57.4 percent were from relatives or estates of deceased wage earners. The total number of claims received in July represented a decrease of 8.8 percent from the number received in June.

Unemployment, which was greater in the latter part of 1937 and the first 6 months of 1938 than in the earlier part of 1937, has contributed to the decrease in the number of claims received. Unemployment over a period of time tends to reduce the size of potential claims payments; consequently a greater number of potential claims are never filed. It also reduces the possibility of assistance from employers in the filing; so that lack of knowledge of procedure is a more serious factor when the worker is unemployed at the time he becomes eligible than when he is employed.

Claims are not always filed promptly when a worker reaches age 65 or by his estate when he dies. Many of the claims which were filed in the latter part of 1937 could have been filed at a much earlier date. The claims now being received include fewer instances of deferred filing, and the total filed includes a greater proportion of those arising currently, although in many instances there is still a considerable lapse of time between eligibility and filing.

Of the cumulative total of 196,701 claims for lump-sum payments received in Washington as of July 31, 93.9 percent, or 184,612, had been certified to the Secretary of the Treasury for payment. The number of claims certified during July was 14,990, a decrease of 17.0 percent from the preceding month.

The rising trend of the average payment continued in July, the average for that month being

\$52.41 as compared to \$47.70 for the preceding month. The recent tendency for life claims to exceed death claims in value also continued. The average payment to wage earners who had attained age 65 was \$55.36 in July as compared with \$50.39 for the heirs or representatives of the estates of deceased wage earners.

Table 1.—Old-age insurance: Number of claims for lump-sum payments received in Washington, and number and average amount of claims certified by the Social Security Board to the Secretary of the Treasury, by States, July 1938¹

State	Total claims		Claims for payments at age 65		Claims for death payments	
	Number of claims	Average amount certified	Number of claims	Average amount certified	Number of claims	
			Received	Certified	Received	Certified
Cumulative through July 31	196,701	184,612	\$36.30	88,075	82,864	\$36.64
Total for July	15,136	14,900	52.41	6,455	6,007	55.36
Alabama	277	269	30.61	57	50	43.03
Alaska	8	7	59.19	2	2	112.81
Arizona	49	34	40.13	14	14	23.52
Arkansas	80	79	28.70	19	21	36.31
California	1,107	1,108	47.32	615	563	43.10
Colorado	92	93	59.56	36	39	61.40
Connecticut	307	271	60.10	169	137	64.16
Delaware	31	33	75.64	15	18	77.95
District of Columbia	83	93	57.66	30	35	57.25
Florida	132	152	34.35	38	44	35.72
Georgia	240	255	42.24	70	63	33.22
Hawaii	26	23	39.13	12	8	28.11
Idaho	57	54	44.24	29	19	46.67
Illinois	970	991	62.32	462	429	67.82
Indiana	402	417	50.55	188	171	52.14
Iowa	209	187	50.68	112	102	48.94
Kansas	140	148	45.33	61	63	51.63
Kentucky	239	227	40.28	70	68	42.46
Louisiana	189	155	37.02	73	62	44.05
Maine	133	143	45.33	64	62	45.88
Maryland	235	221	54.31	87	82	58.04
Massachusetts	763	764	57.76	411	398	61.10
Michigan	637	609	61.10	235	208	62.89
Minnesota	230	223	57.26	100	106	57.52
Mississippi	84	94	26.77	20	14	27.13
Missouri	347	353	53.01	141	137	53.40
Montana	42	56	53.69	22	20	57.14
Nebraska	92	88	43.53	38	35	54.34
Nevada	15	16	40.74	9	7	25.07
New Hampshire	90	90	46.50	48	51	48.82
New Jersey	567	590	66.17	241	263	64.74
New Mexico	24	19	32.22	9	5	35.21
New York	1,863	1,789	61.08	779	716	62.99
North Carolina	251	248	35.27	56	51	33.58
North Dakota	14	19	29.07	4	7	14.25
Ohio	939	937	59.16	419	399	59.49
Oklahoma	107	104	45.53	30	30	42.75
Oregon	161	129	48.48	57	58	41.63
Pennsylvania	1,626	1,587	54.72	739	726	56.82
Rhode Island	151	146	53.47	81	73	60.56
South Carolina	156	175	35.20	46	40	34.87
South Dakota	28	26	43.14	11	7	50.26
Tennessee	225	241	40.55	52	54	61.19
Texas	422	424	37.80	126	121	39.11
Utah	48	42	55.56	19	19	59.71
Vermont	39	32	60.58	24	20	59.57
Virginia	220	235	41.65	58	59	51.51
Washington	305	336	40.91	162	171	43.92
West Virginia	246	238	46.02	83	78	48.72
Wisconsin	393	375	51.22	200	158	51.55
Wyoming	18	28	43.07	9	11	48.84
Foreign ²	18	17	58.79	3	3	106.26

¹ All claims received to date have been for lump-sum payments amounting to 3½ percent of total taxable wages. This is the only type of claim payable before Jan. 1, 1942.

² Claims received from persons in foreign countries.

Source: Bureau of Old-Age Insurance, Administrative Division.

Employee Account Numbers Issued

In this issue the table which has been regularly published in the Bulletin under the title "Applications for employee account numbers received in Baltimore" appears with the title "Employee account numbers issued." It is believed that the new title reflects more clearly the fact that the

figures represent account numbers which have actually been issued, rather than the total applications received. When applications for employee account numbers are received in the field offices, account numbers are issued to the applicants, and both the applications and the office record cards showing the account numbers used in the field offices are transmitted to Baltimore. In Baltimore, voided items, caused chiefly by spoilage of cards typed in the field offices and by the discovery of duplicates, are then subtracted from the total number of office record cards received. The net total of employee account numbers issued is equal to the number of applications for account numbers received in Baltimore, less voids, and does not include account numbers issued in the field offices for which the records have not yet reached Baltimore. The number of employee account numbers issued, reported for July, is directly comparable to the number of applications for account numbers reported for previous months.

There were 532,289 employee account numbers issued in July. This was an increase of 16.0 percent over the total of 458,836 issued in June and was the largest number issued since January.

Although the number issued showed increases over the preceding months in both June and July, the level of account numbers issued in recent months has been much lower than in 1936 and most of 1937, when the bulk of the original enumeration was completed. The cumulative total of employee account numbers issued as of July 31, 1938, was more than 40 million.

The increases in both June and July were primarily the result of the entrance into the labor market of individuals leaving schools and colleges. Other factors contributing to these increases were: the close of the tax reporting period for the second quarter of 1938, since employees whose wages are reported on these returns must be identified by account numbers; and the beginning of the payment of unemployment benefits in three States, as claimants are required to have account numbers before unemployment benefits can be paid.

Table 2.—Employee account numbers issued, July 1938¹

State	Employee account numbers issued ²	
	Cumulative through July	July
	Total	40,007,446
Alabama	555,688	11,782
Alaska	18,637	578
Arizona	143,894	2,424
Arkansas	277,495	8,009
California	2,543,676	32,553
Colorado	310,033	4,978
Connecticut	639,605	4,086
Delaware	90,406	1,231
District of Columbia	253,485	3,497
Florida	570,733	8,348
Georgia	705,047	16,416
Hawaii	134,519	8,950
Idaho	131,469	3,307
Illinois	2,820,598	25,244
Indiana	1,071,750	11,919
Iowa	510,882	8,210
Kansas	412,506	6,399
Kentucky	607,123	13,541
Louisiana	541,456	12,965
Maine	269,750	4,584
Maryland	508,396	8,953
Massachusetts	1,600,676	8,339
Michigan	1,864,139	16,192
Minnesota	692,714	11,557
Mississippi	303,204	8,866
Missouri	1,084,604	17,506
Montana	151,300	3,374
Nebraska	274,820	5,323
Nevada	38,826	903
New Hampshire	172,730	2,477
New Jersey	1,482,516	20,283
New Mexico	96,410	2,364
New York	5,506,696	60,539
North Carolina	798,470	12,790
North Dakota	92,284	1,973
Ohio	2,396,980	24,169
Oklahoma	547,574	7,611
Oregon	333,625	5,452
Pennsylvania	3,449,772	26,705
Rhode Island	285,347	1,994
South Carolina	421,429	9,109
South Dakota	105,441	1,602
Tennessee	645,201	12,986
Texas	1,651,539	31,206
Utah	149,831	3,053
Vermont	94,230	1,473
Virginia	611,317	10,064
Washington	561,349	8,113
West Virginia	540,562	5,414
Wisconsin	821,671	11,401
Wyoming	64,812	1,292

¹ The count of employee account numbers issued must not be taken as a measure of the number of persons engaged currently in employment covered by the old-age benefits provisions of the Social Security Act or the cumulative total of persons who have been so engaged over a period of time. As an aid in the administration of State unemployment compensation laws and for other reasons, account numbers have been issued to individuals who were not in employment covered by title II at the time their applications were made.

² The count of employee account numbers issued is equal to the number of applications for account numbers received in Baltimore and does not include account numbers recently issued in the field offices for which no record has yet reached Baltimore, or "voids" (cards rejected for various reasons) which have been received during the month or in any previous month.

Source: Bureau of Old-Age Insurance, Baltimore Accounting Operations.

AGE, SEX, AND COLOR OF APPLICANTS FOR ACCOUNT NUMBERS

Knowledge of certain facts concerning the persons covered by titles II and VIII of the Social Security Act is essential to the present and future administration of the old-age insurance program. The geographic distribution of the potential claimants of benefits is important, for example, in planning the location and staffing of field offices. The characteristics of the covered population are of vital importance in making actuarial estimates of the numbers of covered employees who will reach age 65 or who will die before that age. Sociologists, students of vital statistics, and many other research workers also have a definite interest in such data.

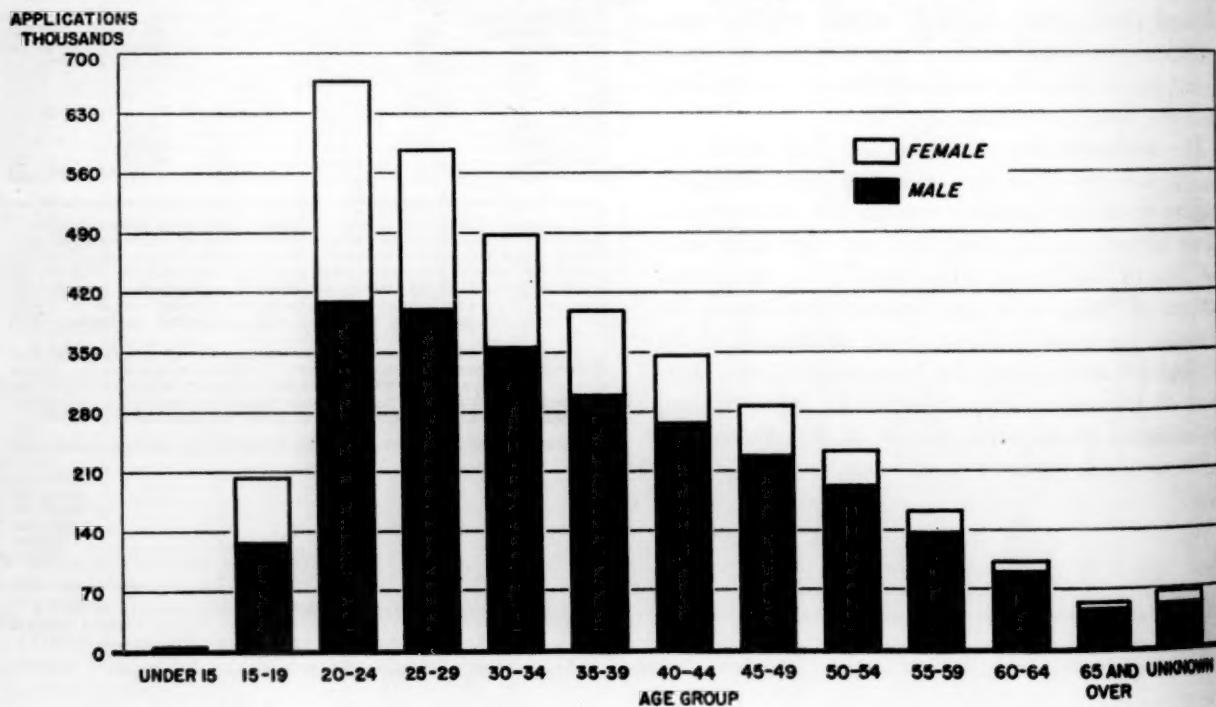
In order to ascertain some of these characteristics, tabulations were made of the applications of 11 million persons who applied for account numbers in the first few months of enumeration. The results of this study were published in the Bulletin for April 1938. Since a large number of applications have been received subsequent to the period covered by this first sample, it was felt

desirable to have a statistical picture of the total at a later date. The cumulative total as of December 31, 1937, was selected as a suitable base figure, and the present analysis was planned, based on a 10-percent random sample of the 36.7 million applications¹ for account numbers received prior to January 1, 1938. Separate monthly tabulations have been made since that date to give a progressive picture of the recent additions to the previous totals. Analyses of these tabulations have been published in the old-age insurance section of the Bulletin in recent months. Comparisons of these several sets of data are made in this discussion in order to bring out the changes that have occurred or are continuing to occur in the characteristics of the holders of account numbers.

It should be noted that the holders of account

¹ This information was tabulated from the actuarial cards which had been placed in the alphabetical file by Dec. 31, 1937; therefore, the count (3,611,456) is slightly less than 10 percent of the number of applications received by that date. The numbers of applications received are net receipts obtained by subtracting all "voids" (cards rejected for various reasons) from the actual number received.

Chart I.—Distribution by age groups of male and female applicants for account numbers in the 10-percent sample of applications received prior to January 1, 1938



numbers studied in this 10-percent sample include an unknown number of persons who have never worked in employment covered by title II of the act and will be potential claimants only if and when they have been so engaged. They are included because it was decided at the inception of the program that account numbers would be issued to all persons who made application. There were several reasons for the adoption of this policy.

Table 3.—*Percentage distribution¹ by sex and color of gainful workers enumerated in the 1930 census, of the 11-million sample, the 10-percent sample, and January-June 1938 applicants for account numbers*

Sex and color	Gainful workers enumerated in 1930 census	Applicants for account numbers		
		11-million sample	10-percent sample	January-June applicants
Sex, total	100.0	100.0	100.0	100.0
Male	78.0	73.1	72.3	66.0
Female	22.0	26.9	27.7	34.0
Color, total	100.0	100.0	100.0	100.0
White	87.3	*94.5	*91.8	*85.1
Negro	11.2	5.1	7.6	13.9
Other	*1.5	.4	.6	1.0

¹ These percentages are based on applicants of known age under 65.

² Includes Mexicans.

Workers with account numbers could accept employment in covered industry without delay whenever such employment was available, and the employer would not be troubled with making application for an account number for a worker whom he might wish to employ. Also, as State unemployment compensation laws went into effect, it seemed desirable to use the employee account numbers for the unemployment compensation program. This use of the numbers required that they be issued to certain groups of workers not covered by old-age insurance; for example, persons over 65 years of age, or those engaged in occupations covered by unemployment compensation but excluded from old-age insurance. Furthermore, it was felt that the lack of an account number might deter some employers from hiring a person from the ranks of the unemployed or from those without recent experience in covered employment.

While the administrative necessity and the desirability of this policy of granting account numbers to all applicants are obvious, the effect of the policy has been to complicate the statistical procedure for obtaining data concerning covered workers. Thus, a more accurate count of the

number of persons covered by title II and the facts concerning their age, sex, and color, must wait until there has been a tabulation of the wage records of workers included in the employers' tax returns made to the Treasury. In the meantime, however, the present sample may be used as a basis for comparison with previous and future analyses of the covered population.

The sample of applicants for account numbers referred to here as the "10-percent sample" consists of a random sample of applications received in the Baltimore office of the Social Security Board prior to January 1, 1938. To ensure the random character of the selection of applications, only those account numbers ending in the serial number 5 were selected for tabulation; no other control was used. The statistical adequacy of the sample has been tested and found to be reliable.² It may therefore be assumed that, broadly speaking, it is representative of the age, sex, and color characteristics of the 36.7 million applicants who held account numbers at that date. The sample has been tabulated both by Social Security Board regions and by States.

The "11-million sample" was used for the first analysis made of certain of the characteristics of applicants for account numbers. Since this count was made in the early months of enumeration, and because of the method used to assign account numbers, it is probably true that it includes relatively few persons other than those then engaged in covered employment. The present 10-percent sample, on the other hand, was selected after many of the workers on WPA projects and persons who are unemployed, as well as those employed but not currently engaged in covered employment, had an opportunity to make application for account numbers.

Comparison of Applicants at Three Periods

The effect of these additions upon the age, sex, and color distribution of the applications as of December 31, 1937, was apparently somewhat less than might have been expected in comparison with the earlier sample. The proportion of women

² Pearson's chi square test indicated that the sample had a very high validity. That part of the sample which was drawn from the first 10 million applications for account numbers was compared with a tabulation which had been previously made of these same applications. This test resulted in the following percentages, which represent the probable number of times out of 100 trials that a less representative sample would be secured: total—99 percent; male—total, white, Negro, other, 99 percent; female—total, white, 98 percent, Negro, 99 percent, and other, 95 percent.

increased slightly, from 26.9 percent to 27.7 percent, and the proportion of Negroes increased from 5.1 percent to 7.6 percent. The changes in the age distributions were also relatively small. The geographic distribution of the two samples corresponds very closely, and the differences in the size of the samples and the methods of sampling are probably not responsible for the differences in the age, sex, and color distributions. It is likely that

Table 4.—Percentage distribution by age groups of gainful workers enumerated in the 1930 census, of the 11-million sample, the 10-percent sample, and January-June 1938 applicants for account numbers

Age group (years)	Gainful workers enumerated in 1930 census	Applicants for account numbers		
		11-million sample	10-percent sample	January-June applicants
Total				
Total	100.0	100.0	100.0	100.0
Under 20	10.1	4.2	5.9	19.5
20-24	15.3	17.4	19.1	20.3
25-34	25.4	32.5	30.9	24.2
35-44	22.5	23.1	21.4	16.6
45-54	16.8	15.4	15.0	12.2
55-64	9.9	7.4	7.7	7.2
Male				
Total	100.0	100.0	100.0	100.0
Under 20	8.4	3.3	5.2	18.5
20-24	13.3	14.3	16.3	18.9
25-34	25.4	31.5	30.0	23.1
35-44	23.8	24.6	22.6	16.9
45-54	18.2	17.5	16.8	13.8
55-64	10.9	8.8	9.1	8.8
Female				
Total	100.0	100.0	100.0	100.0
Under 20	15.9	6.8	8.0	21.3
20-24	22.4	25.8	26.3	22.9
25-34	25.3	35.3	33.1	26.4
35-44	18.1	18.7	18.4	16.1
45-54	12.1	9.8	10.2	9.3
55-64	6.2	3.6	4.0	4.0

both samples are representative of the characteristics of the totals from which they were selected, and the differences between the two samples therefore reflect actual differences in the characteristics of account number holders at the two dates.

It is in comparison with the most recent applicants for account numbers that the 10-percent sample shows conspicuous differences in age, sex, and color characteristics. More than one-third of the persons making application from January to June 1938 were women, whereas in the 10-

percent sample the women represented only 27.7 percent of the total; the proportion of Negroes among recent applicants was 13.9 percent as compared to 7.6 percent; and the proportion of workers under 25 years of age was markedly higher among the applicants in the first half of 1938.

The assignment of account numbers to workers actually in covered employment in the period covered by the 10-percent sample was undoubtedly substantially completed by 1938; the new applications are coming from persons who have been working in noncovered employment or from new entrants into the labor market. The latter group, consisting chiefly of young workers, increased in size from month to month in 1938, and this fact probably indicates that future additions will be drawn increasingly from the younger age groups. This process will tend to reduce the average age of the holders of account numbers if the additions exceed the rate at which persons become 65 years of age, or as the older age groups are reduced relatively more by death than the younger.

Comparison of 10-Percent Sample With Gainful Workers in 1930

The 10-percent sample shows that even at this time the holders of account numbers are not representative of the total labor force of the country as shown by the census of 1930. In light of the exclusion of large occupational groups, notably agricultural workers and domestic servants in private homes, it is not surprising that differences exist between the age, sex, and color distribution of all gainful workers in 1930 and the holders of account numbers. Even though many persons not actually in covered employment have obtained account numbers, there are undoubtedly many more who have not applied for numbers. Furthermore, the age distribution of all gainful workers has changed since 1930 not only because of the shifting age distribution of the population but also because of changing demands for workers. These shifts have affected the age distribution of persons meeting the census definition of "gainful workers" which included all persons who described themselves as "usually gainfully employed." Moreover, under this definition many aged persons were enumerated who were not actually employed or employable. There is no way of estimating how

the number of such persons would compare with the number of aged unemployed workers or WPA employees who hold account numbers at the present time. It is believed, however, that a valid comparison can be made between the 10-percent sample and the 1930 census figures.

Table 5.—Ranking of States according to the difference in the percentage of females in the 10-percent sample of applicants for account numbers and the percentage of females in the total gainful workers enumerated in the 1930 census

State	Percentage of females		
	10-percent sample	Gainful workers in 1930	Difference
South Dakota	26.9	15.1	+11.8
North Dakota	26.4	15.1	+11.3
Hawaii	22.5	11.5	+11.0
Alaska	20.4	10.3	+10.1
Nebraska	27.7	17.7	+10.0
Iowa	27.1	17.9	+9.2
Missouri	29.6	20.5	+9.1
Delaware	30.3	21.3	+9.0
Utah	25.8	17.0	+8.8
North Carolina	32.5	23.9	+8.6
Minnesota	28.4	20.2	+8.2
Idaho	21.4	13.7	+7.7
Maine	29.7	22.2	+7.5
Indiana	26.2	18.8	+7.4
Virginia	27.9	20.7	+7.2
New Hampshire	33.0	25.9	+7.1
Kansas	24.2	17.2	+7.0
California	29.2	22.3	+6.9
Illinois	26.3	22.5	+6.8
Vermont	26.8	20.1	+6.7
Tennessee	27.0	20.4	+6.6
Wyoming	20.3	13.8	+6.5
Wisconsin	25.6	19.1	+6.5
New Jersey	30.6	24.3	+6.3
Oregon	26.0	19.8	+6.2
Rhode Island	35.8	29.6	+6.2
Kentucky	22.2	16.2	+6.0
Maryland	29.3	23.4	+5.9
Colorado	25.9	20.1	+5.8
Washington	24.8	19.1	+5.7
Montana	20.2	14.9	+5.3
New York	30.6	25.6	+5.0
Ohio	25.5	20.6	+4.9
Connecticut	31.1	26.3	+4.8
Michigan	23.5	18.7	+4.8
Oklahoma	20.2	15.6	+4.6
Pennsylvania	25.9	21.6	+4.3
Massachusetts	33.0	29.4	+3.6
Texas	22.6	19.1	+3.5
Nevada	16.4	13.8	+2.6
Georgia	29.1	26.8	+2.3
West Virginia	16.4	14.4	+2.0
Arkansas	19.7	17.8	+1.9
New Mexico	16.5	15.5	+1.0
Florida	25.3	25.0	+.3
Arizona	17.7	18.1	-.4
South Carolina	28.2	30.1	-.1
Louisiana	20.3	23.5	-.3
Alabama	21.2	24.8	-.3
Mississippi	21.9	27.4	-.5
District of Columbia	30.8	36.4	-.6

The proportion of women in the present sample is considerably higher than among gainful workers enumerated in the 1930 census. This difference is surprising because the number of men in so-called "excepted occupations" is a smaller propor-

tion of the total male workers of 1930 than the number of women in excepted occupations is of the total women workers. It is possible, of course, that there are relatively more women workers in the general population than there were in 1930, but this increase would hardly be great enough to account for the appreciably higher proportion of women in the 10-percent sample. Several other explanations may be advanced. It is well known that women withdraw from the labor market at a much higher rate than men because of withdrawals at marriage. The cumulative effect of this brevity of employment among women workers will gradually increase the proportion of women to the total number of holders of account numbers, since one number is held throughout a person's life. It is possible that, even at this early date, this factor is partially responsible for the relatively large number of women among the applicants for account numbers. This higher proportion of women was almost uniform among the States, with exceptions only for Alabama, Arizona, the District of Columbia, Louisiana, Mississippi, and South Carolina.

Though women workers often withdraw from employment at marriage, it seems likely that many will have remained long enough to fulfill the requirements for monthly benefits at age 65. The fact that women constitute so large a percentage in the younger age groups suggests that in the future many aged wives or widows will be able to qualify in their own right for at least minimum monthly benefits in addition to any benefits their husbands may have obtained on the basis of covered employment over a much longer period.

Representation of Women in Each Age Group

Within the 10-percent sample interesting differences appear in the proportion of women in each age group. The largest proportion of women is found among those 20-24 years of age—the modal age group for workers of both sexes. (See table 9.) Although the total number of holders of account numbers declined progressively with increase in age, the number of women in each age group declined at a greater rate than the number of men, reflecting the fact that women withdraw from the labor market at an earlier age than men. (See chart I.) Over a longer period this tendency will be less clearly reflected in the total holders of account numbers than at this time, since account

numbers will continue to be held by women who have worked in covered employment but who do not seek work in later years. At a later date, therefore, the figures for holders of account numbers will be even less representative of the active labor force of the country than they are at the present time. Negroes form a considerably smaller proportion of the 10-percent sample than they did of the gainful workers in 1930. This difference is not surprising since many Negro workers are employed in excepted occupations. The recent applications, however, have tended to increase the proportion of Negroes among holders of account numbers.

Table 6.—Percentage distribution by regions and by States of Negroes enumerated as gainful workers in the 1930 census, and of Negro applicants for account numbers in the 10-percent sample

Region and State	Gainful workers 1930 census	10-percent sample
United States	100.0	100.0
Region I	.9	1.1
Connecticut	.3	.4
Maine	(1)	(1)
Massachusetts	.5	.6
New Hampshire	(1)	(1)
Rhode Island	.1	.1
Vermont	(1)	(1)
Region II	4.3	6.5
New York	4.3	6.5
Region III	6.1	8.7
Delaware	.3	.5
New Jersey	1.9	2.6
Pennsylvania	3.9	5.6
Region IV	16.0	18.7
District of Columbia	1.3	2.1
Maryland	2.5	3.3
North Carolina	6.6	6.7
Virginia	4.7	5.2
West Virginia	.9	1.4
Region V	6.0	8.9
Kentucky	1.9	2.0
Michigan	1.5	2.7
Ohio	2.6	4.2
Region VI	4.2	6.7
Illinois	3.1	4.9
Indiana	1.0	1.6
Wisconsin	.1	.2
Region VII	40.0	29.2
Alabama	7.9	5.6
Florida	4.0	5.2
Georgia	9.0	6.9
Mississippi	8.9	3.5
South Carolina	6.2	4.0
Tennessee	4.0	4.0
Region VIII	.3	.5
Iowa	.1	.2
Minnesota	.1	.1
Nebraska	.1	.2
North Dakota	(1)	(1)
South Dakota	(1)	(1)

¹ Less than 0.05 percent.

Table 6.—Percentage distribution by regions and by States of Negroes enumerated as gainful workers in the 1930 census, and of Negro applicants for account numbers in the 10-percent sample—Continued

Region and State	Gainful workers 1930 census	10-percent sample
Region IX	7.7	.1
Arkansas	3.7	1.9
Kansas	.6	.7
Missouri	2.1	2.4
Oklahoma	1.3	1.1
Region X	13.4	11.9
Louisiana	6.3	.3
New Mexico	(1)	(1)
Texas	7.1	.6
Region XI	.2	.4
Arizona	.1	.2
Colorado	(1)	(1)
Idaho	(1)	(1)
Montana	(1)	(1)
Utah	(1)	(1)
Wyoming	(1)	(1)
Region XII	.9	.1
California	.8	1.3
Nevada	(1)	(1)
Oregon	(1)	(1)
Washington	.1	.1
Alaska	(1)	(1)
Hawaii	(1)	(1)

¹ Less than 0.05 percent.

It should be noted, perhaps, that the effect of the exceptions in coverage are reflected in the relative number of Negroes holding account numbers in the various States. Table 6 shows the percentage distribution of Negro applicants for account numbers and of Negro workers in 1930, by States and regions. As might be expected, in the Southern States, where Negroes are predominantly employed in the excepted occupations of agriculture and domestic service, there are relatively fewer Negro account number holders than there were Negro workers enumerated in 1930.

Age of Applicants

The distribution by age of the holders of account numbers, as shown by the 10-percent sample, is somewhat different from that of gainful workers in 1930. (See tables 4 and 7.) Because of the special factors in the age distribution of women workers, previously noted, and the rather large proportion of women workers among the holders of account numbers, it is probably sounder to compare the age distribution of the men of the 10-percent sample with the ages of men in the working population of 1930 than to attempt a comparison of the total of both sexes.

The age groups 20-24 and 25-34 are the only two groups to account for a larger proportion of the total males than were shown in the 1930 census; the age group under 20 years is a conspicuously smaller part of the total. (See table 4.) Whether these differences are caused by variations in the age characteristics of covered workers in contrast with the age of those in excepted occupations cannot be determined from these data.

The age of persons making application in the first half of 1938 would seem to indicate that the age group under 20 years is rapidly increasing proportionately among holders of account numbers, but these young persons currently applying for numbers may be largely new entrants into the labor market and perhaps temporarily among the holders of account numbers who are not in covered employment. The age distribution of those for whom earnings in covered employment are reported in any given year will show the age of those persons currently in covered employment but will not show the age of all potential claimants at that time, because the latter include both those currently employed and those who have received taxable wages at earlier periods.

Most of the preceding analysis of the age characteristics of the applicants in the 10-percent sample is based upon the age distribution of persons for whom age was reported and includes only the age groups up to 65 years. Those persons 65 years of age or over who have obtained account numbers are excluded because they are not covered by title II or title VIII; those persons for whom age was reported as unknown are excluded for the reason that the analysis is limited to specific age groups. Both of these groups, however, are included in the more complete tables which follow.

It is not surprising that of persons of races other than white or Negro there is a large proportion—54.7 percent—whose age is unknown. This fact is illustrative of the problem of the measures that must be taken by the Bureau of Old-Age Insurance to establish the fact of age, so that eligibility will be easily determined when workers reach age 65.

State Differences in Age Distribution

It is well known that the age distribution of gainful workers varies from State to State, and it is therefore not surprising to find that the age

Table 7.—Median age of all gainful workers and male gainful workers enumerated in the 1930 census,¹ of all applicants for account numbers, and of male applicants in the 10-percent sample, by States

State	Median age			
	Total		Male	
	Gainful workers in 1930 census	10-percent sample	Gainful workers in 1930 census	10-percent sample
United States	35	33	36	34
Alabama	31	31	33	32
Alaska	(1)	35	(1)	37
Arizona	35	32	35	32
Arkansas	33	32	34	33
California	37	34	38	35
Colorado	36	33	38	34
Connecticut	35	33	37	35
Delaware	36	32	37	34
District of Columbia	35	32	36	33
Florida	34	32	36	33
Georgia	31	30	32	31
Hawaii	30	29	31	30
Idaho	37	32	38	33
Illinois	33	33	37	36
Indiana	35	33	38	34
Iowa	36	32	37	34
Kansas	36	32	37	33
Kentucky	35	33	36	34
Louisiana	33	32	34	33
Maine	37	34	39	35
Maryland	32	32	36	34
Massachusetts	36	34	38	36
Michigan	35	33	36	35
Minnesota	35	33	37	35
Mississippi	31	30	32	31
Missouri	36	33	37	35
Montana	38	33	39	34
Nebraska	35	32	36	34
Nevada	30	35	39	36
New Hampshire	37	33	39	35
New Jersey	34	33	36	35
New Mexico	35	31	35	32
New York	34	34	36	36
North Carolina	31	30	32	31
North Dakota	34	31	36	33
Ohio	36	34	38	35
Oklahoma	34	33	35	34
Oregon	35	34	39	36
Pennsylvania	35	33	37	35
Rhode Island	34	33	37	35
South Carolina	30	29	32	30
South Dakota	35	32	36	33
Tennessee	33	32	34	32
Texas	33	32	34	32
Utah	34	31	36	33
Vermont	37	33	38	34
Virginia	34	30	36	32
Washington	33	34	39	36
West Virginia	35	33	36	34
Wisconsin	36	33	37	35
Wyoming	36	33	36	34

¹ Medians calculated on distributions excluding those 65 and over and unknowns.

² Unknown.

distribution of the holders of account numbers shows interstate variations. (See table 12.) The range of these State differences may be more easily observed by a comparison of the median age of holders of account numbers in each State. (See table 7.) The median for the 10-percent sample of all States is 33 years. In only nine States or other jurisdictions—Alaska, California,

Maine, Massachusetts, Nevada, New York, Ohio, Oregon, and Washington—did the holders of account numbers in the sample have a higher median age than that for the grand total. In each of these, the median age was 34 or 35 years. The lowest median age—29 years—appears in South Carolina and Hawaii. In 18 States the median was 33 years, the same as the median for the United States, and in 13 States and the District of Columbia it was 32 years. These medians may conceal differences in the actual age distributions in the States, but they do indicate the relatively narrow range in the average age of the holders of account numbers in a majority of the States.

It also is interesting to note that the median age of all applicants for account numbers was consistently lower than the median for all gainful workers in each State enumerated in 1930. The same difference is to be observed for most States for male applicants as compared to male gainful

Table 8.—Percentage distribution by regions and States of gainful workers enumerated in the 1930 census and of applicants for account numbers in the 10-percent sample

Region and State	Gainful workers 1930 census	10-percent sample
United States.....	100.0	100.0
Region I.....	7.0	8.1
Connecticut.....	1.4	1.7
Maine.....	.6	.7
Massachusetts.....	3.7	4.4
New Hampshire.....	.4	.3
Rhode Island.....	.6	.8
Vermont.....	.3	.2
Region II.....	11.3	14.0
New York.....	11.3	14.0
Region III.....	11.3	12.7
Delaware.....	.2	.2
New Jersey.....	3.5	3.7
Pennsylvania.....	7.6	8.8
Region IV.....	7.2	6.9
District of Columbia.....	.5	.6
Maryland.....	1.4	1.4
North Carolina.....	2.3	2.0
Virginia.....	1.8	1.5
West Virginia.....	1.2	1.4
Region V.....	11.0	12.2
Kentucky.....	1.8	1.4
Michigan.....	3.9	4.8
Ohio.....	5.3	6.0
Region VI.....	11.4	12.0
Illinois.....	6.5	7.2
Indiana.....	2.6	2.7
Wisconsin.....	2.3	2.1

Table 8.—Percentage distribution by regions and States of gainful workers enumerated in the 1930 census and of applicants for account numbers in the 10-percent sample—Continued

Region and State	Gainful workers 1930 census	10-percent sample
Region VII.....	10.8	7.7
Alabama.....	2.1	1.9
Florida.....	1.2	1.4
Georgia.....	2.4	1.1
Mississippi.....	1.7	.7
South Carolina.....	1.4	1.0
Tennessee.....	2.0	1.6
Region VIII.....	5.9	4.1
Iowa.....	1.9	1.3
Minnesota.....	2.0	1.7
Nebraska.....	1.0	.7
North Dakota.....	.5	.2
South Dakota.....	.5	.2
Region IX.....	7.5	5.8
Arkansas.....	1.4	.7
Kansas.....	1.4	1.0
Missouri.....	3.0	2.8
Oklahoma.....	1.7	1.3
Region X.....	6.5	5.4
Louisiana.....	1.7	1.3
New Mexico.....	.3	.2
Texas.....	4.5	3.9
Region XI.....	2.3	2.3
Arizona.....	.3	.3
Colorado.....	.8	.8
Idaho.....	.3	.3
Montana.....	.4	.4
Utah.....	.3	.4
Wyoming.....	.2	.1
Region XII.....	7.4	8.6
California.....	5.1	6.3
Nevada.....	.1	.1
Oregon.....	.8	.8
Washington.....	1.4	1.4
Alaska.....	.1	.1
Hawaii.....	.3	.3

workers. The possibility of a change since 1930 in the age characteristics of gainful workers should be borne in mind in considering these differences in the medians. It should also be remembered that the applicants for account numbers include many young persons who have never held jobs and that such persons would not be included in the census enumeration of gainful workers. On the other hand, the age groups which are more heavily represented among the applicants in the 10-percent sample than among gainful workers in 1930 are those 20-24 and 25-34 years, and it therefore would not seem to be the inexperienced persons seeking their first jobs who account chiefly for this lower median age among the applicants.

Geographic Distribution of Applicants

The geographic distribution of the 10-percent sample conforms rather closely to the distribution of gainful workers in 1930. In other words, approximately the same proportion of the total sample comes from each of the States and social security regions as was the case for the 1930 working population. Some differences are, of course, apparent. In general it may be said that the more industrialized States account for larger percentages of the total applicants than of gainful workers in 1930. This would be expected, because the relative number of covered workers would be larger in such States. On a regional basis this relationship to the industrial characteristics is less clear-cut, because the combination of States of different types into one region conceals the more localized differences. It is true nevertheless that the more characteristically industrial regions—Regions I, II, III, V, and VI—account for slightly larger proportions of the total appli-

cants in the sample than would have been expected from the distribution of gainful workers in 1930. Region XII also falls in this category. All but one of the other regions account for fewer applicants than the 1930 working population would have indicated were it not for the excepted occupations. (See table 8.)

In conclusion it may be said that the 10-percent sample reveals certain characteristics of the applicants for account numbers as of December 31, 1937, as distinct from the so-called covered population. Some of the significant facts shown by this sample are:

1. The relatively large proportion of women among the applicants in comparison with the working population of 1930.
2. The relatively small number of Negroes according to the same standard of measurement.
3. The lower average age of the applicants than of all gainful workers in the population of 1930.

Changes in the characteristics of the total appli-

Table 9.—*Distribution of applicants for account numbers by age, sex, and color: Tabulation for the United States of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938*

Age group	Total	Male				Female			
		Total	White	Negro	Other	Total	White	Negro	Other
Number of applicants									
Total.....	3,611,456	2,623,481	2,358,405	224,601	40,385	987,975	927,524	50,111	10,340
Percent of total.....	100.0	72.6	65.3	6.2	1.1	27.4	25.7	1.4	0.3
Under 15.....	3,543	2,933	2,538	372	23	610	526	75	9
15-19.....	204,142	127,511	115,882	10,396	1,233	76,631	73,301	2,666	664
20-24.....	665,958	411,558	373,552	35,175	2,831	254,400	244,694	8,500	1,206
25-29.....	588,277	401,186	359,594	37,973	3,619	187,091	176,734	9,701	656
30-34.....	489,552	356,298	319,643	33,474	3,181	133,254	124,505	8,327	422
35-39.....	399,062	300,316	268,013	29,740	2,563	98,746	91,183	7,126	437
40-44.....	347,500	268,651	243,207	23,702	1,742	78,939	73,467	5,101	371
45-49.....	287,838	229,922	211,863	16,851	1,208	57,916	54,539	3,138	239
50-54.....	234,310	194,167	179,719	13,398	1,050	40,143	37,843	2,163	137
55-59.....	163,894	139,081	129,300	9,112	669	24,813	23,470	1,267	76
60-64.....	104,922	90,777	85,289	5,082	406	14,145	13,384	727	34
65 and over.....	54,627	48,538	45,243	3,110	185	6,089	5,569	503	17
Unknown.....	67,741	52,543	24,562	6,306	21,675	15,198	8,309	817	6,072
Percentage distribution of applicants by age									
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15.....	.1	.1	.1	.2	.1	.1	.1	.2	.1
15-19.....	5.7	4.9	4.9	4.6	3.1	7.8	7.9	5.3	6.4
20-24.....	18.4	15.7	15.8	15.6	7.0	25.7	26.4	17.0	11.7
25-29.....	16.3	15.3	15.2	16.9	8.9	18.9	19.1	19.4	6.4
30-34.....	13.6	13.6	13.6	14.9	7.9	13.5	13.4	16.6	4.1
35-39.....	11.0	11.4	11.4	13.2	6.3	10.0	9.8	14.2	4.2
40-44.....	9.6	10.2	10.3	10.5	4.3	8.0	7.9	10.2	3.6
45-49.....	8.0	8.8	9.0	7.5	2.9	5.9	5.9	6.3	2.3
50-54.....	6.5	7.4	7.6	6.0	2.6	4.1	4.1	4.3	1.3
55-59.....	4.5	5.3	5.5	4.1	1.7	2.5	2.5	2.5	.7
60-64.....	2.9	3.5	3.6	2.3	1.0	1.4	1.4	1.4	.3
65 and over.....	1.5	1.8	1.9	1.4	.5	.6	.6	1.0	.2
Unknown.....	1.9	2.0	1.1	2.8	33.7	1.5	.9	1.6	58.7

Table 10.—Distribution of applicants for account numbers by age and color: Tabulation by regions¹ and Territories of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938

Age group	Region ¹ or Territory														
	Total	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	Alaska	Hawaii
Total.....	3,611,456	292,637	503,445	459,473	250,173	439,271	434,120	278,693	148,534	203,141	195,511	82,627	310,316	1,587	11,928
Under 15.....	3,543	204	111	132	155	203	190	845	157	152	352	386	635	9	12
15-19.....	204,142	18,386	21,893	26,059	17,627	21,701	22,411	19,806	8,966	11,751	14,027	5,357	14,312	117	1,619
20-24.....	665,958	52,706	86,204	89,474	50,568	83,186	80,809	53,791	29,365	35,719	35,790	15,607	50,050	203	2,398
25-29.....	588,277	43,504	77,597	72,522	44,842	70,002	69,720	50,950	24,401	34,695	35,174	13,846	48,580	242	2,202
30-34.....	489,552	35,442	67,114	59,159	35,400	59,813	58,912	40,618	19,129	29,998	29,483	10,828	41,807	189	1,060
35-39.....	599,062	29,688	57,476	48,091	27,829	49,163	48,322	30,802	15,689	23,631	23,244	8,347	35,331	175	1,234
40-44.....	347,590	28,260	52,619	44,286	22,608	44,806	42,723	22,775	13,494	19,372	18,173	7,093	30,222	160	886
45-49.....	287,828	24,748	43,685	37,876	16,829	37,223	35,927	17,062	12,012	16,030	13,391	6,259	26,027	134	635
50-54.....	234,310	20,967	35,352	31,665	12,940	20,712	29,600	13,325	9,758	12,330	9,889	5,416	22,698	143	512
55-59.....	163,894	15,276	24,161	22,193	9,079	20,484	20,521	9,361	7,214	9,208	6,509	3,951	15,490	115	332
60-64.....	104,922	10,817	15,788	15,009	5,670	12,478	13,168	5,636	4,838	6,110	3,805	2,460	8,851	67	225
65 and over.....	54,627	8,179	8,003	9,249	3,432	5,012	6,054	2,995	2,175	2,870	1,797	1,214	3,476	29	61
Unknown.....	67,741	4,260	13,352	3,755	3,193	5,488	5,763	10,615	1,386	1,275	3,877	1,863	12,537	13	64
Total.....															
White															
Total.....	3,285,929	288,280	476,576	433,745	197,698	411,825	412,479	194,861	146,203	185,329	161,056	80,343	294,147	1,239	2,058
Under 15.....	3,064	202	111	124	123	196	189	542	156	145	308	379	582	4	3
15-19.....	189,183	18,380	21,491	25,191	14,499	20,992	22,023	14,648	8,900	11,173	12,212	5,290	14,051	73	260
20-24.....	618,246	52,391	83,688	86,250	40,840	79,866	78,457	38,948	29,104	33,374	30,671	15,363	48,726	158	416
25-29.....	536,328	43,059	74,183	68,798	35,346	66,135	66,713	36,007	24,124	31,872	29,235	13,568	46,747	189	332
30-34.....	444,148	35,024	63,532	55,413	27,929	55,987	55,845	28,900	18,874	27,246	24,166	10,604	40,202	145	281
35-39.....	359,196	29,278	54,106	44,440	21,521	45,272	45,270	21,503	15,385	21,198	18,703	8,148	33,937	135	210
40-44.....	316,674	27,895	50,176	41,232	17,588	41,522	40,260	16,178	13,235	17,446	14,662	6,936	29,250	123	171
45-49.....	266,402	24,433	42,062	35,822	13,494	34,942	34,208	12,514	11,802	14,662	10,940	6,118	25,298	112	148
50-54.....	217,562	20,676	34,180	30,101	10,310	28,022	28,343	9,587	9,585	11,113	8,036	5,294	22,093	125	97
55-59.....	152,770	15,056	23,457	21,139	7,279	19,384	19,672	6,794	7,081	8,350	5,379	3,870	15,117	96	66
60-64.....	98,673	10,698	15,432	14,367	4,642	11,867	12,689	4,250	4,760	5,610	3,222	2,414	8,622	61	39
65 and over.....	50,812	8,089	7,913	8,909	2,652	4,746	5,840	1,910	2,127	2,567	1,434	1,197	3,389	15	14
Unknown.....	32,871	8,069	6,125	1,959	1,475	2,900	2,970	3,080	1,150	754	2,088	1,162	6,133	3	3
Negro															
Total.....	274,802	2,809	17,783	23,748	51,445	24,676	18,286	80,204	1,604	18,760	32,981	990	3,496	4	18
Under 15.....	447	2	—	7	32	7	1	303	1	7	44	4	38	1	—
15-19.....	13,062	92	290	854	3,116	689	368	5,148	50	554	1,707	33	70	—	1
20-24.....	43,675	350	2,184	3,169	9,679	3,211	2,244	14,808	175	2,239	5,056	119	439	—	2
25-29.....	47,674	388	3,064	3,662	9,461	3,768	2,853	14,916	206	2,716	5,869	152	615	—	4
30-34.....	41,801	370	3,239	3,681	7,443	3,734	2,916	11,698	206	2,631	5,279	125	476	—	3
35-39.....	36,866	346	2,954	3,576	6,277	3,813	2,960	9,275	202	2,346	4,507	138	471	—	1
40-44.....	28,803	319	2,197	2,990	4,993	3,195	2,379	6,698	213	1,850	3,456	96	385	1	1
45-49.....	19,989	277	1,416	2,011	3,321	2,232	1,676	4,540	167	1,500	2,431	93	321	2	2
50-54.....	15,561	248	1,062	1,339	2,621	1,645	1,214	3,731	146	1,178	1,831	82	264	—	1
55-59.....	10,379	168	642	1,034	1,792	1,075	2,565	113	833	1,122	53	164	—	1	—
60-64.....	5,809	106	324	631	1,027	602	463	1,384	66	483	578	35	110	—	—
65 and over.....	3,613	73	149	329	776	290	206	1,082	30	295	360	12	40	—	1
Unknown.....	7,123	70	262	265	907	445	189	4,056	29	128	621	48	103	—	—
Other															
Total.....	50,725	1,548	9,086	1,980	1,030	2,770	3,355	3,628	637	1,052	1,474	1,294	12,673	344	9,854
Under 15.....	32	—	—	1	—	—	—	—	—	—	—	3	15	4	9
15-19.....	1,897	24	112	14	12	20	20	10	16	24	18	34	191	44	1,338
20-24.....	4,037	55	332	55	49	115	108	35	86	106	63	125	886	45	1,978
25-29.....	4,275	57	350	62	35	99	154	27	71	107	70	126	1,218	53	1,846
30-34.....	3,603	45	343	65	28	92	151	20	49	121	38	99	1,129	44	1,378
35-39.....	3,000	64	326	75	31	78	92	24	52	87	34	61	923	40	1,118
40-44.....	2,113	46	246	64	28	89	84	11	46	76	25	61	587	36	714
45-49.....	1,447	38	177	43	14	49	43	8	43	49	20	48	408	20	487
50-54.....	1,187	43	110	28	9	45	43	7	27	39	22	40	341	18	415
55-59.....	745	22	62	20	8	25	32	2	20	25	8	28	209	19	265
60-64.....	440	13	32	11	1	9	16	2	12	17	5	11	119	6	156
65 and over.....	202	17	31	11	4	6	8	3	8	8	3	5	47	5	46
Unknown.....	27,747	1,121	6,065	1,531	811	2,143	2,604	3,479	207	393	1,163	653	6,601	10	61

¹ Region I: Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island; Region II: New York; Region III: New Jersey, Pennsylvania, Delaware; Region IV: Virginia, West Virginia, North Carolina, Maryland, District of Columbia; Region V: Kentucky, Ohio, Michigan; Region VI: Illinois, Indiana, Wisconsin; Region VII: Tennessee, Mississippi, Alabama, Georgia, Florida, South Carolina; Region VIII: Iowa, Minnesota, North Dakota, South Dakota, Nebraska; Region IX: Missouri, Kansas, Arkansas, Oklahoma; Region X: Louisiana, New Mexico, Texas; Region XI: Montana, Idaho, Utah, Colorado, Arizona, Wyoming; Region XII: California, Oregon, Washington, Nevada.

Table 11.—Percentage distribution of applicants for account numbers by age and color: Tabulation by regions¹ and Territories of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938

Age group	Region I or Territory														
	Total	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	Alaska	Hawaii
	Total														
Total.....															
Under 15.....	.1	.1	(1)	(1)	.1	.1	.1	.3	.1	.1	.2	.5	.2	.6	.1
15-19.....	5.7	6.3	4.4	5.7	7.0	5.0	5.2	7.1	6.0	5.8	7.2	6.5	4.6	7.4	13.6
20-24.....	18.4	18.0	17.1	19.5	20.2	18.9	18.6	19.3	19.8	17.6	18.3	18.9	16.1	12.8	20.1
25-29.....	16.3	14.9	15.4	15.8	17.9	15.9	16.1	18.3	16.4	17.1	18.0	16.7	15.7	15.3	18.5
30-34.....	13.6	12.1	13.3	12.9	14.2	13.6	13.6	14.6	12.9	14.8	15.1	13.1	13.5	11.9	13.9
35-39.....	11.0	10.1	11.4	10.5	11.1	11.2	11.1	11.0	10.5	11.6	11.9	10.1	11.4	11.0	11.1
40-44.....	9.6	9.7	10.5	9.6	9.0	10.2	9.8	8.2	9.1	9.5	9.3	8.6	9.7	10.1	7.4
45-49.....	8.0	8.4	8.7	8.2	6.7	8.5	8.3	6.1	8.1	7.9	6.8	7.6	8.4	8.4	5.3
50-54.....	6.5	7.2	7.0	6.9	5.2	6.8	6.8	4.8	6.6	6.1	5.1	6.5	7.3	9.0	4.3
55-59.....	4.5	5.2	4.8	4.8	3.6	4.7	4.7	3.4	4.8	4.5	3.3	4.8	5.0	7.2	2.8
60-64.....	2.9	3.7	3.1	3.3	2.3	2.8	3.0	2.0	3.3	3.0	1.9	3.0	2.9	4.2	1.9
65 and over.....	1.5	2.8	1.6	2.0	1.4	1.1	1.4	1.1	1.5	1.4	.9	1.5	1.1	1.5	.5
Unknown.....	1.9	1.5	2.7	.8	1.3	1.2	1.3	3.8	.9	.6	2.0	2.2	4.1	.8	.5
White															
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15.....	.1	.1	(1)	(1)	.1	(1)	(1)	.3	.1	.1	.2	.5	.2	.3	.2
15-19.....	5.8	6.4	4.5	5.8	7.3	5.1	7.5	6.1	6.0	7.6	6.6	4.8	5.9	12.6	
20-24.....	18.8	18.2	17.6	19.9	20.7	19.4	19.0	19.9	18.0	19.0	19.1	16.6	12.8	20.2	
25-29.....	16.3	14.9	15.6	15.9	17.9	16.0	16.2	18.5	15.5	17.2	18.2	16.9	15.3	17.1	
30-34.....	13.5	12.1	13.3	12.8	14.1	13.6	13.5	14.8	12.9	14.7	15.0	13.2	13.7	13.7	
35-39.....	10.9	10.1	11.4	10.2	10.9	11.0	11.0	11.0	10.5	11.5	11.6	10.2	11.5	10.9	10.2
40-44.....	9.6	9.7	10.5	9.5	8.9	10.1	9.8	8.3	9.0	9.4	9.1	8.6	9.9	9.9	8.3
45-49.....	8.1	8.5	8.8	8.3	6.8	8.5	8.3	6.4	8.1	7.8	6.8	7.6	8.6	9.0	7.1
50-54.....	6.6	7.2	7.2	6.9	5.2	6.8	6.9	4.9	6.5	6.0	5.0	6.6	7.5	10.1	4.7
55-59.....	4.7	5.2	4.9	4.9	3.7	4.7	4.8	3.5	4.8	4.5	3.3	4.8	5.1	7.8	3.2
60-64.....	3.0	3.7	3.2	3.3	2.3	2.9	3.1	2.2	3.3	3.0	2.0	3.0	2.9	4.9	1.9
65 and over.....	1.6	2.8	1.7	2.1	1.3	1.2	1.4	1.0	1.5	1.4	1.5	1.2	1.2	1.2	.7
Unknown.....	1.0	1.1	1.3	.4	.8	.7	.7	1.6	.8	.4	1.3	1.4	2.1	.2	.1
Negro															
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)	(1)	
Under 15.....	.2	.1	(1)	(1)	.1	(1)	(1)	.4	.1	(1)	.4	1.1	-----	-----	
15-19.....	4.8	3.3	1.6	3.6	6.0	2.8	2.0	6.4	3.1	3.3	5.4	3.3	2.0	-----	
20-24.....	15.9	12.4	12.3	13.3	18.8	13.0	12.3	18.5	10.9	13.3	15.3	12.0	12.6	-----	
25-29.....	17.3	13.8	17.2	15.4	18.4	15.3	15.6	18.6	12.8	16.2	17.8	15.4	17.6	-----	
30-34.....	15.2	13.2	18.2	15.5	14.5	15.1	16.0	14.6	12.8	15.7	16.0	12.6	13.6	-----	
35-39.....	13.4	12.3	16.6	15.0	12.2	15.5	16.2	11.6	12.6	14.0	13.7	13.9	13.5	-----	
40-44.....	10.5	11.3	12.4	12.6	9.7	12.9	13.0	8.3	13.3	11.0	10.6	9.7	11.0	-----	
45-49.....	7.2	9.9	8.0	8.5	6.4	9.0	9.2	5.7	10.4	7.4	9.4	9.2	-----	-----	
50-54.....	5.7	8.8	6.0	6.5	5.1	6.7	6.6	4.6	9.1	7.0	5.6	8.3	7.5	-----	
55-59.....	3.8	6.0	3.6	4.4	3.5	4.4	4.5	3.2	7.1	5.0	3.4	5.4	4.7	-----	
60-64.....	2.1	3.8	1.8	2.7	2.0	2.4	2.5	1.7	4.1	2.9	1.7	3.5	3.2	-----	
65 and over.....	1.3	2.6	.8	1.4	1.5	1.1	1.1	1.3	1.9	1.8	1.1	1.2	1.1	-----	
Unknown.....	2.6	2.5	1.5	1.1	1.8	1.8	1.0	5.1	1.8	.8	1.9	4.9	2.9	-----	
Other															
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15.....	.1	.1	.1	(1)	.1	.6	.3	2.5	2.3	1.2	.2	.1	1.2	.1	
15-19.....	3.7	1.6	1.2	.7	1.2	.7	.6	3	2.5	2.3	2.6	1.5	12.8	13.8	
20-24.....	7.9	3.6	3.7	2.8	4.8	4.2	3.2	1.0	13.5	10.1	4.3	9.7	7.0	13.1	20.1
25-29.....	8.4	3.7	3.9	3.1	3.4	3.6	4.6	.7	11.1	10.2	4.8	9.7	9.6	15.4	18.7
30-34.....	7.1	3.1	3.8	3.3	2.7	3.3	4.5	.6	7.7	11.5	2.6	7.6	8.9	12.8	14.0
35-39.....	5.9	4.1	3.6	3.8	3.0	2.8	2.7	.7	8.2	8.3	2.3	4.7	7.3	11.6	11.3
40-44.....	4.2	3.0	2.7	2.2	2.7	3.2	2.5	.3	7.2	7.2	1.7	4.7	4.6	10.5	7.2
45-49.....	2.9	2.4	1.9	2.2	1.3	1.8	1.3	.2	6.8	4.6	1.4	3.7	3.2	5.8	4.9
50-54.....	2.3	2.8	1.2	1.4	.9	1.6	1.3	.2	4.2	3.7	1.5	3.1	2.7	5.2	4.2
55-59.....	1.5	1.4	.7	1.0	.8	.9	1.0	(1)	3.1	2.4	.5	2.2	1.7	5.5	2.7
60-64.....	.9	.8	.3	.5	.1	.3	.5	(1)	1.9	1.6	.3	.9	1.7	1.7	1.9
65 and over.....	.4	1.1	.3	.6	.4	.2	.2	.1	1.3	.8	.2	.4	1.5	.5	.5
Unknown.....	54.7	72.4	76.7	77.3	78.7	77.4	77.6	95.9	32.5	37.3	79.2	50.5	52.1	2.9	.6

¹ Region I: Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island; Region II: New York; Region III: New Jersey, Pennsylvania, Delaware; Region IV: Virginia, West Virginia, North Carolina, Maryland, District of Columbia; Region V: Kentucky, Ohio, Michigan; Region VI: Illinois, Indiana, Wisconsin; Region VII: Tennessee, Mississippi, Alabama, Georgia, Florida, South Carolina; Region VIII: Iowa, Minnesota, North Dakota, South Dakota, Nebraska, Kansas; Region IX: Missouri, Kansas, Arkansas, Oklahoma; Region X: Louisiana, New Mexico, Texas; Region XI: Montana, Idaho, Utah, Colorado, Arizona, Wyoming; Region XII: California, Oregon, Washington, Nevada.

² Less than 0.1 percent.

³ Base less than 50 cases.

cants for account numbers are constantly taking place because of current additions to the total as of any given date. The recent trend of these additions would seem to indicate that the proportion of women and of Negroes as well as of young

persons will continue to increase. As the monthly additions continue to decline in terms of percentages of the total to whom account numbers have been issued previously, the effect of these additions will become relatively slight.

Table 12.—*Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938*

State and age group	Number of applicants										Percentage distribution of applicants by age									
	Total	Male				Female				Total	Male				Female					
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other		
ALABAMA																				
Total	48,006	37,843	23,659	13,564	620	10,163	8,266	1,842	55	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15	35	32	18	14		3	1	2		1	1	1	1	1	1	1	1	1	1	1
15-19	2,949	2,069	1,371	696	2	880	786	93	1	6.1	5.5	5.8	5.1	3	8.7	9.5	5.1	1.8		
20-24	8,964	6,492	4,251	2,234	7	2,472	2,171	301		18.7	17.2	18.0	16.5	1.1	24.3	26.3	16.4			
25-29	8,745	6,708	4,195	2,511	2	2,037	1,673	364		18.2	17.7	17.7	18.5	3	20.0	20.2	19.8			
30-34	7,240	5,709	3,679	2,027	3	1,531	1,241	290		15.1	15.1	15.6	15.0	.5	15.1	15.0	15.7			
35-39	5,475	4,461	2,781	1,676	4	1,014	783	231		11.4	11.8	11.7	12.4	.7	10.0	9.5	12.5			
40-44	4,098	3,327	2,100	1,227		771	585	185	1	8.5	8.8	8.9	9.0		7.6	7.0	10.0	1.8		
45-49	3,093	2,590	1,678	910	2	503	388	115		6.5	6.8	7.1	6.7	3	5.0	4.7	6.2			
50-54	2,482	2,144	1,377	764	3	338	256	82		5.2	5.7	5.8	5.6	.5	3.3	3.1	4.5			
55-59	1,599	1,390	883	507		209	164	45		3.3	3.7	3.7	3.7		2.1	2.0	2.4			
60-64	992	891	650	241		101	73	28		2.1	2.3	2.7	1.8		1.0	.9	1.5			
65 and over	729	613	373	239	1	116	63	53		1.5	1.6	1.8	1.8	.2	1.1	.8	2.9			
Unknown	1,605	1,417	303	518	566	188	82	53	53	3.3	3.7	1.3	3.8	96.1	1.8	1.0	2.0	98.4		
ALASKA																				
Total	1,587	1,264	1,044	1	219	323	195	3	125	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	100.0		
Under 15	9	7	3		4	2	1	1		.6	.6	.3		1.8	.6	.5				
15-19	117	69	48		21	48	25		23	7.4	5.4	4.6		9.6	14.9	12.8		18.4		
20-24	203	150	122		28	53	36		17	12.8	11.9	11.7		12.8	16.4	18.5		13.6		
25-29	242	192	15		37	50	34		16	15.3	15.2	14.9		16.9	15.5	17.4		12.8		
30-34	189	153	122		31	36	23		13	11.9	12.1	11.7		14.1	11.2	11.8		10.4		
35-39	175	139	115		24	36	20		16	11.0	11.0	11.0		10.9	11.2	10.3		10.4		
40-44	160	131	113		18	29	10	1	18	10.1	10.4	10.8		8.2	9.0	5.1		14.4		
45-49	134	109	96	1	12	25	16	1	8	8.4	8.6	9.2		5.5	7.7	8.2		6.4		
50-54	143	119	107		12	24	18		6	9.0	9.4	10.2		5.5	7.4	9.2		4.3		
55-59	115	108	91		17	7	5		2	7.2	8.5	8.7		7.8	2.2	2.6		1.6		
60-64	67	62	57		5	5	4		1	4.2	4.9	5.5		2.3	1.5	2.1		.8		
65 and over	20	16	13		3	4	2		2	1.3	1.3	1.2		1.4	1.2	1.0		1.6		
Unknown	13	9	2		7	4	1		3	.8	.7	.2		3.2	1.2	.5		2.4		
ARIZONA																				
Total	11,906	9,848	9,002	401	445	2,118	2,011	51	56	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	26	24	23	1	2	2	2			.2	.2	.3	.3		.1	.1				
15-19	771	598	578	14	6	173	168	1	4	6.5	6.1	6.4	3.5	1.4	8.2	8.4	2.0	7.1		
20-24	2,265	1,724	1,609	53	62	541	524	9	8	18.9	17.5	17.9	13.2	13.9	25.5	26.1	17.6	14.3		
25-29	2,131	1,714	1,591	67	56	417	405	7	5	17.8	17.4	17.7	16.7	12.6	19.7	20.1	13.7	8.9		
30-34	1,624	1,349	1,247	55	47	275	270	4	1	13.6	13.7	13.8	13.7	10.6	13.0	13.4	7.8	1.8		
35-39	1,222	1,027	947	55	25	195	182	10	3	10.2	10.4	10.5	13.7	5.6	9.2	9.1	19.6	5.4		
40-44	1,045	871	809	37	25	174	165	8	1	8.7	8.9	9.0	9.2	5.6	8.2	8.2	15.7	1.8		
45-49	824	700	650	37	13	124	117	6	1	6.9	7.1	7.2	9.2	2.9	5.9	5.8	11.8	1.8		
50-54	696	622	582	24	16	74	71	3		5.8	6.3	6.5	6.0	3.6	3.5	3.5	5.9			
55-59	472	425	410	10	5	47	46	1		3.9	4.3	4.5	2.5	1.1	2.2	2.3	2.0			
60-64	289	263	250	10	3	26	24	2		2.4	2.7	2.8	2.5	.7	1.2	1.2	3.9			
65 and over	129	120	117	3		9	9			1.1	1.2	1.3	8	.4	.4	.4				
Unknown	472	411	189	35	187	61	28		33	4.0	4.2	2.1	8.7	42.0	2.9	1.4		58.9		
ARKANSAS																				
Total	23,537	18,899	14,225	4,627	47	4,638	4,191	446	1	100.0	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	100.0	
Under 15	17	16	14	2		1	1			.1	.1	.1								
15-19	1,448	988	802	185	1	460	448	12		6.2	5.2	5.6	4.0		9.9	10.7	2.7			
20-24	4,330	3,223	2,478	745		1,107	1,062	45		18.4	17.1	17.4	16.1		23.9	25.4	10.1			
25-29	4,414	3,520	2,636	881	3	894	805	89		18.8	18.6	18.5	19.0		19.3	19.2	20.0			
30-34	3,605	2,961	2,217	742	2	644	563	81		15.3	15.7	15.6	16.0		13.9	13.4	18.2			
35-39	2,721	2,279	1,674	603	2	442	369	72	1	11.6	12.1	11.8	13.0		9.5	8.8	16.1			
40-44	2,104	1,720	1,273	445	2	384	329	55		8.9	9.1	9.0	9.6		8.3	7.9	12.3			
45-49	1,661	1,388	1,052	335	1	273	239	34		7.1	7.3	7.4	7.3		5.9	5.7	7.6			
50-54	1,306	1,121	846	275		185	161	24		5.5	5.9	5.9	6.0		4.0	3.8	5.4			
55-59	971	847	638	209		124	111	13		4.1	4.5	4.5	4.5		2.7	2.7	2.9			
60-64	572	494	387	107		78	68	10		2.4	2.6	2.7	2.3		1.7	1.6	2.2			
65 and over	260	229	166	63		31	22	9		1.1	1.2	1.2	1.4		.6	.5	2.0			
Unknown	128	113	42	35	36	15	13	2		.5	.6	.3	.8		.3	.3	.5			

¹ Base less than 50 cases.

Table 12.—Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938—Continued

State and age group	Number of applicants										Percentage distribution of applicants by age									
	Total	Male				Female				Total	Male				Female				Total	
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other		
CALIFORNIA																				
Total	226,952	160,654	149,705	2,413	8,536	66,206	62,984	823	2,491	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15	537	342	312	22	8	195	172	16	7	.2	.2	.2	.1	.3	.3	2.0	.3	.3	.3	
15-19	10,496	6,731	6,580	52	99	3,765	3,702	14	40	4.6	4.2	4.4	2.2	1.1	5.7	5.9	1.7	2.0	2.0	
20-24	36,015	22,179	21,393	294	492	13,836	13,523	109	204	15.9	13.8	14.3	12.2	5.8	20.9	21.5	13.2	8.2	8.2	
25-29	35,390	23,868	22,568	440	860	11,522	11,251	144	127	15.6	14.9	15.1	18.3	10.1	17.4	17.9	17.5	5.1	5.1	
30-34	30,811	21,834	20,663	338	833	8,977	8,782	103	92	13.6	13.6	13.8	14.0	9.7	13.5	13.9	12.5	3.7	3.7	
35-39	26,235	18,894	17,884	336	674	7,341	7,138	114	89	11.6	11.8	11.9	13.9	7.9	11.1	11.3	13.9	3.6	3.6	
40-44	22,282	16,269	15,615	247	407	6,013	5,819	104	90	9.8	10.1	10.4	10.2	4.8	9.1	9.2	12.6	3.6	3.6	
45-49	18,645	13,907	13,433	208	266	4,738	4,598	85	55	8.2	8.7	9.0	8.6	3.1	7.1	7.3	10.3	2.2	2.2	
50-54	15,254	11,879	11,486	187	206	3,375	3,296	49	30	6.7	7.4	7.7	7.8	2.4	5.1	5.2	6.0	1.2	1.2	
55-59	10,921	8,749	8,511	104	134	2,172	2,110	41	21	4.8	5.4	5.7	4.3	1.6	3.3	3.4	5.0	.8	.8	
60-64	6,826	5,585	5,410	85	90	1,241	1,223	13	5	3.0	3.5	3.6	3.5	1.1	1.9	1.9	1.6	.2	.2	
65 and over	2,689	2,327	2,266	24	37	362	350	11	1	1.2	1.4	1.5	1.0	.4	.5	.6	1.3	.1	.1	
Unknown	10,851	8,090	3,584	76	4,430	2,761	1,020	20	1,721	4.8	5.0	2.4	3.1	51.9	4.1	1.6	2.4	60.1		
COLORADO																				
Total	27,949	20,710	20,190	290	230	7,239	7,088	114	37	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)	
Under 15	36	35	35	—	—	1	1	—	—	.1	.2	.2	—	—	—	—	—	—	—	
15-19	1,792	1,223	1,198	13	12	569	564	1	4	6.4	5.9	5.9	4.5	5.2	7.9	8.0	.9	.9	.9	
20-24	5,117	3,353	3,305	29	19	1,764	1,745	16	3	18.3	16.2	16.4	10.0	8.3	24.4	24.6	14.0	14.0	14.0	
25-29	4,645	3,280	3,221	41	18	1,365	1,345	18	2	16.6	15.8	16.0	14.1	7.8	18.9	19.0	15.8	15.8	15.8	
30-34	3,781	2,846	2,788	36	22	935	919	14	2	13.5	13.7	13.8	12.4	9.6	12.9	13.0	12.3	12.3	12.3	
35-39	2,960	2,257	2,208	40	9	703	681	22	—	10.6	10.9	10.9	13.8	3.9	9.7	9.6	10.3	10.3	10.3	
40-44	2,475	1,875	1,843	26	6	600	584	12	4	8.9	9.1	9.1	9.0	2.6	8.3	8.2	10.5	10.5	10.5	
45-49	2,252	1,778	1,743	25	10	474	465	9	—	8.1	8.6	8.6	8.6	4.3	6.5	6.6	7.9	7.9	7.9	
50-54	1,821	1,495	1,459	31	5	326	320	6	—	6.5	7.2	7.2	10.7	2.2	4.5	4.5	5.3	5.3	5.3	
55-59	1,357	1,122	1,091	23	8	235	229	6	—	4.9	5.4	5.4	7.9	3.5	3.2	3.2	3.5	3.5	3.5	
60-64	877	743	729	12	2	134	129	4	1	3.1	3.6	3.6	4.1	.9	1.9	1.8	3.5	3.5	3.5	
65 and over	416	364	356	6	2	52	49	3	—	1.5	1.8	1.8	2.1	.9	.7	.7	2.6	2.6	2.6	
Unknown	420	339	314	8	117	81	57	3	21	1.5	1.6	1.6	2.8	50.8	1.1	.8	2.6	2.6	2.6	
CONNECTICUT																				
Total	61,872	42,610	41,541	820	249	19,262	19,071	149	42	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)	
Under 15	18	15	13	2	—	3	3	—	—	.2	.1	.1	—	—	—	—	—	—	—	
15-19	3,624	2,058	2,010	43	5	1,566	1,562	3	1	5.9	4.8	4.9	5.2	2.0	8.1	8.2	2.0	2.0	2.0	
20-24	12,281	6,855	6,766	85	4	5,426	5,401	24	1	19.8	16.1	16.3	10.4	1.6	28.2	28.3	16.1	16.1	16.1	
25-29	9,673	5,995	5,881	108	6	3,678	3,644	31	3	15.6	14.1	14.2	13.2	2.4	19.1	19.1	20.8	20.8	20.8	
30-34	7,483	4,969	4,831	132	6	2,514	2,491	22	1	12.1	11.7	11.6	16.1	2.4	13.0	13.1	14.8	14.8	14.8	
35-39	6,120	4,270	4,145	114	11	1,850	1,826	23	1	9.9	10.0	10.0	13.9	4.5	9.6	9.6	15.4	15.4	15.4	
40-44	5,876	4,356	4,253	95	8	1,520	1,502	17	1	9.5	10.2	10.2	11.6	3.2	7.9	7.9	11.4	11.4	11.4	
45-49	5,155	4,078	3,981	91	6	1,077	1,068	9	—	8.3	9.6	9.6	11.1	2.4	5.6	5.6	6.0	6.0	6.0	
50-54	4,275	3,569	3,503	60	6	706	699	7	—	6.9	8.4	8.4	7.3	2.4	3.7	3.7	4.7	4.7	4.7	
55-59	2,966	2,381	2,349	29	3	385	382	3	—	4.8	6.0	6.1	3.5	1.2	2.0	2.0	2.0	2.0	2.0	
60-64	2,093	1,837	1,813	22	2	256	250	6	—	3.4	4.3	4.4	2.7	.8	1.3	1.3	4.0	4.0	4.0	
65 and over	1,722	1,574	1,550	21	3	148	146	6	—	2.8	3.7	3.7	2.2	1.2	.8	.8	1.4	1.4	1.4	
Unknown	386	453	426	18	189	133	97	2	22	1.0	1.1	1.2	2.2	75.9	.7	.5	1.4	1.4	1.4	
DELAWARE																				
Total	8,186	5,704	4,644	923	137	2,482	2,130	330	22	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)	
Under 15	7	4	2	2	—	3	3	—	—	.1	.1	.1	—	—	—	—	—	—	.9	
15-19	644	355	308	47	—	289	247	42	—	7.8	6.2	6.6	5.1	—	11.6	11.6	12.7	12.7	12.7	
20-24	1,503	929	796	132	1	574	530	44	—	18.4	16.3	17.2	14.3	.7	23.1	24.9	13.4	13.4	13.4	
25-29	1,280	836	697	138	1	444	379	65	—	15.6	14.7	15.0	15.0	.7	17.9	17.8	19.7	19.7	19.7	
30-34	1,070	763	605	158	—	307	260	47	—	13.1	13.4	13.0	17.1	—	12.4	12.2	14.3	14.3	14.3	
35-39	850	615	496	116	3	235	203	32	—	10.4	10.8	10.7	12.6	2.2	9.5	9.5	9.7	9.7	9.7	
40-44	727	510	395	114	1	217	178	39	—	8.9	8.9	8.5	12.3	.7	8.7	8.3	11.8	11.8	11.8	
45-49	644	490	425	64	1	154	125	29	—	7.9	8.6	9.2	6.9	.7	6.2	5.9	8.8	8.8	8.8	
50-54	521	415	350	63	2	106	94	12	—	6.4	7.3	7.5	6.8	1.5	4.3	4.4	3.6	3.6	3.6	
55-59	372	310	269	41	—	62	57	5	—	4.5	5.4	5.8	4.4	—	2.5	2.7	1.5	1.5	1.5	
60-64	243	192	172	20	—	51	41	10	—	3.0	3.4	3.7	2.2	—	2.1	1.9	3.0	3.0	3.0	
65 and over	100	94	85	9	—	6	6	—	—	1.2	1.6	1.8	1.0	—	.2	.3	—	—	—	
Unknown	225	191	44	19	128	34	10	2	22	2.7	3.3	1.0	2.1	93.5	1.4	.5	.6	.6	.6	
DISTRICT OF COLUMBIA																				
Total	22,650	15,684	10,767	4,690	227	6,975	5,744	1,214	17	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)	
Under 15	42	41	40	1	—	1	—	—	—	.2	.3	.4	—	—	—	—	—	—	.1	
15-19	1,190	765	638	127	—	425	394	31	—	5.3	4.9	5.9	2.7	—	6.1	6.8	2.5	2.5	2.5	
20-24	4,181	2,543	1,771	769	3	1,638	1,456	177	3	18.5	16.2	16.5	16.4	1.3	23.5	25.4	14.6	14.6	14.6	
25-29	4,46																			

Table 12.—Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938—Continued

State and age group	Number of applicants										Percentage distribution of applicants by age											
	Total	Male				Female				Total	Male				Female				Total	White	Negro	Other
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other				
FLORIDA																						
Total	49,805	37,197	24,283	12,161	753	12,608	10,436	2,122	50	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	66	65	36	29	—	1	—	1	—	—	.1	.2	.1	.2	—	—	—	—	—	—	—	—
15-19	3,306	2,233	1,621	609	3	1,073	944	128	1	6.6	6.0	6.7	5.0	4	8.5	9.0	6.0	6.0	2.0	—	—	
20-24	8,482	5,709	3,882	1,824	3	2,773	2,375	396	2	17.0	15.3	16.0	15.0	4	22.0	22.7	18.7	4.0	—	—	—	
25-29	8,400	5,972	3,901	2,061	10	2,428	1,958	467	3	16.9	16.1	16.1	17.0	1.3	19.2	18.8	22.0	6.0	—	—	—	
30-34	7,039	5,241	3,381	1,856	4	1,798	1,449	348	1	14.1	14.1	13.9	15.3	6	14.3	13.9	16.4	2.0	—	—	—	
35-39	5,762	4,443	2,865	1,573	5	1,319	1,049	269	1	11.6	11.9	11.8	12.9	.7	10.5	10.0	12.7	2.0	—	—	—	
40-44	4,303	3,279	2,229	1,050	—	1,024	843	180	1	8.6	8.8	9.2	8.6	—	8.1	8.1	8.5	2.0	—	—	—	
45-49	3,432	2,675	1,932	742	1	757	655	101	1	6.9	7.2	8.0	6.1	1	6.0	6.3	4.7	2.0	—	—	—	
50-54	2,631	2,107	1,490	616	1	524	461	63	—	5.3	5.7	6.1	5.1	.1	4.2	4.4	3.0	—	—	—	—	
55-59	1,889	1,595	1,155	439	1	294	260	34	—	3.8	4.3	4.7	3.6	1	2.3	2.5	1.6	—	—	—	—	
60-64	1,230	1,057	795	260	2	173	161	12	—	2.5	2.8	3.3	2.1	.3	1.4	1.5	—	—	—	—	—	
65 and over	497	430	285	145	—	67	59	8	—	1.0	1.2	1.2	1.2	.7	5	—	—	—	—	—	—	—
Unknown	2,768	2,391	711	957	723	377	222	115	40	5.6	6.4	2.9	7.9	96.0	3.0	2.1	5.4	80.0	—	—	—	
GEORGIA																						
Total	62,078	44,026	28,036	15,455	535	18,052	14,563	3,414	75	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	86	76	39	37	—	10	5	5	—	—	.1	.2	.1	.2	—	—	—	—	—	—	—	—
15-19	4,937	3,245	2,061	1,184	—	1,692	1,416	276	—	8.0	7.4	7.3	7.7	—	9.4	9.7	8.1	—	—	—	—	—
20-24	12,665	8,238	5,106	3,126	6	4,427	3,714	709	4	20.4	18.7	18.2	20.2	1.1	24.5	23.5	20.8	5.3	—	—	—	—
25-29	11,898	8,172	5,156	3,014	2	3,726	2,989	737	—	19.2	18.6	18.4	19.5	.4	20.6	20.5	21.6	—	—	—	—	—
30-34	9,150	6,410	4,252	2,154	4	2,740	2,202	539	—	14.7	14.5	15.2	14.0	.7	15.2	15.1	15.7	—	—	—	—	—
35-39	6,728	4,828	3,177	1,644	7	1,900	1,514	385	1	10.8	11.0	11.3	10.6	1.3	10.5	10.4	11.3	1.3	—	—	—	—
40-44	4,909	3,611	2,471	1,134	6	1,298	1,031	267	—	7.9	8.2	8.8	7.3	1.1	7.2	7.1	7.8	—	—	—	—	—
45-49	3,515	2,672	1,899	772	1	843	676	167	—	5.7	6.1	6.8	5.0	.2	4.7	4.7	4.9	—	—	—	—	—
50-54	2,771	2,208	1,494	712	2	563	456	107	—	4.5	5.0	5.3	4.6	.4	3.1	3.1	3.1	—	—	—	—	—
55-59	1,861	1,543	1,090	452	1	318	267	51	—	3.0	3.5	3.9	2.9	.2	1.8	1.9	1.6	—	—	—	—	—
60-64	1,107	931	661	270	—	176	145	31	—	1.8	2.1	2.4	1.8	—	1.0	1.0	.9	—	—	—	—	—
65 and over	622	530	326	202	2	92	56	36	—	1.0	1.2	1.2	1.3	.4	.5	.4	1.1	—	—	—	—	—
Unknown	1,829	1,562	1,304	754	504	267	92	105	70	2.9	3.5	1.1	4.9	94.2	1.5	.6	3.1	93.4	—	—	—	—
HAWAII																						
Total	11,928	9,245	1,519	11	7,715	2,683	539	5	2,139	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	100.0
Under 15	12	10	3	—	7	2	—	—	2	.1	.1	.2	—	—	—	—	—	—	—	—	—	.1
15-19	1,619	1,031	165	1	865	588	95	—	493	13.6	11.2	10.9	—	11.2	21.9	17.6	—	23.0	—	—	—	—
20-24	2,396	1,655	299	—	1,356	741	117	2	622	20.1	17.9	19.7	—	17.6	27.6	21.7	—	29.1	—	—	—	—
25-29	2,202	1,811	247	3	1,561	391	105	1	285	18.5	19.6	16.3	—	20.2	14.6	19.5	—	13.3	—	—	—	—
30-34	1,660	1,421	208	2	1,211	239	73	1	165	13.9	15.4	13.7	—	15.7	8.9	13.5	—	7.7	—	—	—	—
35-39	1,324	1,062	150	1	911	262	60	—	202	11.1	11.5	9.9	—	11.8	9.8	11.1	—	9.5	—	—	—	—
40-44	886	681	136	1	544	205	35	—	170	7.4	7.4	8.9	—	7.0	7.6	6.5	—	8.0	—	—	—	—
45-49	635	500	123	2	384	126	23	—	103	5.3	5.5	5.8	—	5.0	4.7	4.3	—	4.8	—	—	—	—
50-54	512	440	80	—	360	72	17	—	55	4.3	4.7	5.2	—	4.7	2.7	3.2	—	2.6	—	—	—	—
55-59	332	298	56	—	242	34	10	1	23	2.8	3.2	3.7	—	3.1	1.3	1.8	—	1.1	—	—	—	—
60-64	225	207	36	—	171	18	3	—	15	1.9	2.2	2.4	—	2.2	2.7	2.2	—	.7	—	—	—	—
65 and over	61	57	13	1	43	4	1	—	3	.5	.6	.8	—	.6	.1	.2	—	.6	—	—	—	—
Unknown	64	63	3	—	60	1	—	—	1	.5	.7	.2	—	.8	—	—	—	—	—	—	—	—
IDAHO																						
Total	11,172	8,784	8,529	23	232	2,388	2,356	3	29	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	100.0
Under 15	19	14	14	—	—	5	5	—	—	—	.2	.2	.2	—	—	—	—	—	2	2	—	—
15-19	724	459	458	—	1	265	265	—	—	—	6.5	5.2	5.4	—	4	11.1	11.2	—	—	—	—	—
20-24	2,134	1,523	1,517	—	6	611	610	—	1	19.1	17.3	17.8	—	2.6	25.6	25.9	—	—	—	—	—	—
25-29	1,953	1,505	1,493	4	8	448	448	—	—	—	17.5	17.1	17.5	—	3.5	18.8	19.0	—	—	—	—	—
30-34	1,481	1,204	1,191	6	7	277	275	1	—	1	13.3	13.7	13.9	—	3.0	11.0	11.7	—	—	—	—	—
35-39	1,050	832	826	1	5	218	216	1	—	1	9.4	9.5	9.7	—	2.2	9.1	9.2	—	—	—	—	—
40-44	862	724	718	1	5	138	136	1	—	1	7.7	8.3	8.4	—	2.2	5.8	5.8	—	—	—	—	—
45-49	749	632	626	3	3	117	117	—	—	—	6.7	7.2	7.3	—	1.3	4.9	5.0	—	—	—	—	—
50-54	720	619	614	2	3	101	101	—	—	—	6.4	7.0	7.2	—	1.3	4.2	4.3	—	—	—	—	—
55-59	541	458	453	4	1	83	83	—	—	—	4.8	5.2	5.3	—	.4	3.5	3.5	—	—	—	—	—
60-64	335	298	296	1	1	37	37	—	—	—	3.0	3.4	3.5	—	.4	1.5	1.6	—	—	—	—	—
65 and over	126	113	112	—	1	13	13	—	—	—	1.1</td											

Table 12.—Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938—Continued

State and age group	Number of applicants								Percentage distribution of applicants by age									
	Total	Male				Female				Total	Male				Female			
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other
INDIANA																		
Total	97,578	72,052	68,035	3,769	248	25,526	24,765	690	71	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	36	27	27	0	0	17	16	1	1	5.3	4.6	4.7	2.7	5	7.4	7.5	2.5	
15-19	5,197	3,314	3,212	100	2	1,883	1,866	17	1	19.2	16.7	17.0	13.1	3.2	20.3	26.6	15.8	2.8
20-24	18,765	12,054	11,553	493	8	6,711	6,600	109	2	16.2	15.5	15.5	15.5	3.2	18.1	18.1	17.5	2.8
25-29	15,769	11,161	10,567	586	8	4,608	4,485	121	2	13.6	13.7	13.7	12.8	4.9	13.6	13.6	15.5	2.8
30-34	13,313	9,837	9,343	482	12	3,476	3,367	107	2	11.5	11.3	14.2	4.9	10.3	10.2	15.8	5.7	
35-39	10,888	8,253	7,707	534	12	2,635	2,522	109	4	11.2	12.6	12.2	2.0	8.0	7.9	13.0		
40-44	9,237	7,187	6,722	460	5	2,050	1,960	90	1	9.5	10.0	9.9	12.2	2.4	5.9	5.9	8.0	1.4
45-49	7,632	6,123	5,727	390	6	1,509	1,453	55	1	7.8	8.5	8.4	10.3	2.4	4.3	4.3	5.4	
50-54	6,322	5,227	4,962	260	5	1,095	1,058	37	1	6.5	7.3	6.9	2.0	4.3	4.3	5.4		
55-59	4,616	3,855	3,639	211	5	761	737	23	1	4.7	5.3	5.4	2.0	3.0	3.0	3.3	1.4	
60-64	3,019	2,596	2,473	121	2	423	411	12	1	3.1	3.6	3.6	3.2	.8	1.7	1.7		
65 and over	2,245	2,004	1,911	92	1	241	233	8	1	2.3	2.8	2.4	.4	.9	.9	1.2		
Unknown	539	414	192	40	182	125	64	2	50	.6	.3	1.1	73.4	.5	.3	.3	83.1	
IOWA																		
Total	45,932	33,468	32,918	501	49	12,464	12,327	131	6	100.0	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)
Under 15	61	60	60	1	1	1	1	1	1	1	2	2	2	1	8.9	8.9	2.3	
15-19	3,118	2,014	1,992	21	1	1,104	1,100	3	1	6.8	6.0	6.0	4.2					
20-24	8,829	5,379	5,309	61	9	3,450	3,435	13	2	19.2	16.1	16.1	12.2		27.7	27.9	9.9	
25-29	7,480	5,250	5,173	68	9	2,230	2,208	22		16.3	15.7	15.7	13.6		17.9	17.9	16.8	
30-34	5,801	4,331	4,200	65	6	1,470	1,454	16		12.6	12.6	12.6	13.0		11.8	11.8	12.2	
35-39	4,846	3,618	3,555	59	4	1,228	1,213	15		10.6	10.8	10.8	11.7		9.9	9.8	11.5	
40-44	4,139	3,170	3,112	52	6	969	943	26		9.0	9.5	9.5	10.3		7.8	7.7	19.8	
45-49	3,748	2,960	2,907	47	6	788	776	12		8.2	8.8	8.8	9.4		6.3	6.3	9.2	
50-54	3,018	2,465	2,423	41	1	553	547	6		6.6	7.4	7.4	8.2		4.4	4.4	4.6	
55-59	2,176	1,823	1,783	39	1	353	343	10		4.7	5.4	5.4	7.8		2.8	2.8	7.6	
60-64	1,530	1,335	1,303	31	1	196	190	5		3.3	4.0	4.0	6.2		1.6	1.5	3.8	
65 and over	980	897	881	14	2	83	83	3		2.1	2.7	2.7	2.8		.6	.7		
Unknown	206	166	160	3	3	40	34	3		.5	.5	.5	.6		.3	.3	2.3	
KANSAS																		
Total	36,473	27,634	26,115	1,434	85	8,839	8,435	392	12	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)
Under 15	58	51	50	1	1	7	7	1	2	.2	.2	.2	.1					
15-19	2,571	1,758	1,703	52	5	813	803	10	1	7.0	6.4	6.5	3.6	3.5	9.2	9.5	2.6	
20-24	7,020	4,684	4,527	146	11	2,336	2,277	59	1	19.2	17.0	17.3	10.2	12.9	26.4	27.0	15.0	
25-29	5,876	4,336	4,165	168	3	1,540	1,487	52	1	13.1	15.7	15.7	16.0	11.7	17.4	17.6	13.3	
30-34	4,823	3,685	3,497	179	9	1,138	1,080	58		13.2	13.3	13.4	12.5	10.6	12.9	12.8	14.8	
35-39	3,832	3,037	2,846	189	2	795	754	50		10.5	11.0	10.9	13.2	2.4	9.0	8.8	12.8	
40-44	3,278	2,610	2,475	179	6	668	620	48		9.0	9.4	9.3	12.5	7.1	7.6	7.4	12.2	
45-49	2,803	2,270	2,106	158	6	533	499	34		7.7	8.2	8.0	11.0	7.1	6.0	5.9	8.7	
50-54	2,243	1,857	1,698	135	4	406	368	37	1	6.2	6.6	6.5	9.4	4.7	4.6	4.4	9.4	
55-59	1,747	1,467	1,362	102	3	280	260	19	1	4.8	5.3	5.2	7.1	3.5	3.2	3.1	4.8	
60-64	1,269	1,087	1,016	70	1	182	168	14		3.5	3.9	3.9	4.9	1.2	2.1	2.0	3.6	
65 and over	766	650	600	80		116	105	10	1	2.1	2.4	2.3	3.5		1.3	1.2	2.5	
Unknown	187	162	120	5	37	25	16	1	8	.5	.6	.5	.3	43.5	.3	.2	.3	
KENTUCKY																		
Total	50,460	39,252	34,105	4,625	522	11,208	10,128	990	90	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	16	16	11	5	1	883	844	38	1	5.1	4.4	4.6	3.1	2	7.9	8.3	3.8	1.1
15-19	2,602	1,719	1,576	142	1	1,037	804	230	3	6.8	5.7	6.3	4.9	6	11.1	11.0	11.6	
20-24	9,061	6,281	5,705	571	5	2,780	2,628	152	1	18.0	16.0	16.7	12.4	.9	24.8	25.9	15.4	
25-29	8,409	6,379	5,691	688		2,030	1,877	153		16.7	16.3	16.7	14.9		18.1	18.5	15.5	
30-34	7,227	5,701	5,028	671	2	1,526	1,380	146		14.3	14.5	14.8	14.5	.4	13.6	13.6	14.8	
35-39	5,902	4,714	4,105	608	1	1,188	1,043	145		11.7	12.0	12.0	13.1	.2	10.6	10.3	14.6	
40-44	4,774	3,855	3,366	487	2	919	795	124		9.5	9.8	9.9	10.5	.4	8.2	7.9	12.5	
45-49	3,666	3,043	2,638	403	2	623	538	85		7.3	7.8	7.7	8.7	.4	5.6	5.3	8.6	
50-54	2,992	2,530	2,190	333	1	462	402	60		5.9	6.4	6.4	7.2	1.3	4.1	4.0	6.1	
55-59	2,109	1,788	1,553	234	1	321	291	30		4.2	4.6	4.6	5.1	.2	2.9	2.9	3.0	
60-64	1,346	1,183	1,035	148		163	142	21		2.7	3.0	3.0	3.2		1.4	1.4	2.1	
65 and over	783	708	608	98	2	75	61	13	1	1.5	1.8	1.8	2.1	4	.7	.6	1.3	1.1
Unknown	1,573	1,335	599	237	499	238	127	23	88	3.1	3.4	1.8	5.1	95.6	2.1	1.3	2.3	97.8
LOUISIANA																		
Total	45,936	36,509	23,776	12,644	179	9,337	7,336	1,981	20	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)
Under 15	47	38	25	13	0	7	2	1	1	1	1	1	1	1	1	1	1	1
15-19	3,138	2,101	1,487	613	1	1,037	804	230	3	6.8	5.7	6.3	4.9	6	11.1	11.0	11.6	
20-24	8,286	6,062	4,691	1,965	6	2,224	1,909	314	1	18.0	16.6	17.2	15.5	3.3	23.8	26.0	15.8	
25-29	8,135	6,336	4,153	2,180	3	1,799	1,425	374		17.7	17.3	17.5	17.2	1.7	19.3	19.4	18.9	
30-34	6,941	5,547	3,589	1,953	5	1,394	1,051	343		15.1	15.2	15.1	15.4	2.8	14.9	14.3	17.3	
35-39	5,543	4,555	2,883	1,666	6	988	734	254		12.1	12.5	12.1	13.2	3.3	10.6	10.0	12.8	
40-44	4,296	3,616	2,287	1,324	5	457	343	114		7.0	7.5	7.6	7.4	1.7	4.9	4.7	5.8	
45-49	3,202	2,745	1,807	935	3	404	323	76		5.3	5.8	5.7	6.2	1.1	3.3	3.2	3.8	
50-54	2,445	2,136	1,353	781	2	309	233	76										

Table 12.—Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938—Continued

State and age group	Number of applicants								Percentage distribution of applicants by age									
	Total	Male				Female				Total	Male				Female			
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other
MAINE																		
Total	24,368	17,121	17,011	25	85	7,247	7,224	10	13	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	(1)
Under 15	29	22	22			7	7			1	1	1		1			1	1
15-19	1,669	970	967	1	2	699	698	1		6.8	5.7	5.7		2.3	9.7	9.7		
20-24	4,072	2,547	2,533	1	13	1,525	1,521	2		16.7	14.9	14.9		15.3	21.0	21.1		
25-29	3,598	2,438	2,425	5	5	1,160	1,157	1	2	14.8	14.2	14.2		5.9	16.0	16.0		
30-34	3,125	2,178	2,169	4	5	947	947			12.8	12.7	12.8		5.9	13.1	13.1		
35-39	2,474	1,772	1,762	2	8	702	701	1		10.2	10.3	10.4		9.4	9.7	9.7		
40-44	2,373	1,687	1,683		4	686	683	2		9.7	9.9	9.9		4.7	9.5	9.5		
45-49	1,969	1,453	1,444	3	6	516	516			8.1	8.5	8.5		7.0	7.1	7.1		
50-54	1,738	1,347	1,342	3	2	391	387	2	2	7.1	7.9	7.9		2.4	5.4	5.4		
55-59	1,381	1,080	1,084	3	2	292	292			5.7	6.4	6.4		2.4	4.0	4.0		
60-64	1,025	857	856		1	168	167			4.2	5.0	5.0		1.2	2.3	2.3		
65 and over	699	587	585		2	112	111	1		2.9	3.4	3.4		2.3	1.5	1.5		
Unknown	216	174	139		35	42	37		5	.9	1.0	.8		41.2	.6	.5		
MARYLAND																		
Total	51,452	36,367	29,190	6,989	179	15,085	13,083	1,965	37	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)
Under 15	31	25	17	8		6	4	2		1	1	1						1
15-19	4,103	2,391	2,028	361	2	1,712	1,515	197		8.0	6.6	6.9	5.2	1.1	11.4	11.6	10.0	
20-24	9,745	5,884	4,788	1,092	4	3,801	3,506	351		18.9	16.2	16.4	15.6	2.2	25.6	26.8	17.9	
25-29	8,094	5,548	4,442	1,104	2	2,546	2,192	353	1	15.7	15.3	15.2	15.8	1.1	16.9	16.8	18.0	
30-34	6,942	4,984	3,930	1,044	1	1,958	1,668	288	2	13.5	13.7	13.5	15.0	.6	13.0	12.8	14.7	
35-39	5,690	4,196	3,217	971	8	1,494	1,236	258		11.1	11.5	11.0	13.9	4.5	9.9	9.4	13.1	
40-44	4,946	3,772	2,977	789	6	1,174	965	209		9.6	10.4	10.2	11.3	3.3	7.8	7.4	10.6	
45-49	3,881	3,034	2,471	560	3	847	734	113		7.5	8.3	8.5	8.0	1.7	5.6	5.6	5.8	
50-54	3,038	2,428	1,985	443		610	522	88		5.9	6.7	6.8	6.3		4.0	4.0	4.5	
55-59	2,181	1,774	1,499	271	4	407	357	50		4.2	4.9	5.1	3.9	2.2	2.7	2.7	2.5	
60-64	1,428	1,213	1,037	176		215	182	33		2.8	3.3	3.6	2.5		1.4	1.4	1.7	
65 and over	883	775	682	92	1	108	96	12		1.7	2.1	2.3	1.3	.6	.7	.6	.9	
Unknown	490	343	117	78	148	147	106	11	30	1.0	.9	.4	1.1	82.7	1.0	.8	.8	
MASSACHUSETTS																		
Total	158,476	106,149	104,226	1,178	745	52,327	51,772	333	222	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	117	115	115			2	2			1	1	1						
15-19	9,503	5,547	5,510	29	8	4,046	4,037	4	5	6.0	5.2	5.3	2.5	1.1	7.7	7.8	1.2	2.3
20-24	27,723	15,371	15,209	145	17	12,352	12,288	52	12	17.5	14.5	14.6	12.3	2.3	23.6	23.7	15.7	5.4
25-29	23,230	14,037	13,858	152	27	9,193	9,134	54	5	14.6	13.2	13.3	12.9	3.6	17.6	17.6	16.2	2.3
30-34	18,981	12,490	12,332	129	29	6,491	6,440	51		12.0	11.8	11.8	10.9	3.9	12.4	12.4	15.3	1.8
35-39	16,203	11,049	10,901	119	29	5,154	5,099	51	4	10.2	10.4	10.5	10.1	3.9	9.8	9.9	15.3	1.8
40-44	15,474	10,778	10,621	138	19	4,696	4,656	38	2	9.8	10.2	10.2	11.7	2.5	9.0	9.0	11.4	.9
45-49	13,713	10,032	9,887	125	19	3,681	3,661	19	1	8.6	9.5	9.5	10.7	2.6	7.0	7.1	5.7	.4
50-54	11,658	9,032	8,894	122	16	2,626	2,600	22	4	7.3	8.5	8.5	10.4	2.1	5.0	5.0	6.6	1.8
55-59	8,802	6,866	6,765	85	6	1,646	1,620	23	3	5.4	6.4	6.5	7.2	.8	3.2	3.1	6.9	1.4
60-64	5,955	4,929	4,869	56	4	1,026	1,014	11	1	3.8	4.6	4.7	4.8	2.0	2.0	2.0	3.3	.4
65 and over	4,365	3,790	3,750	32	8	575	568	5	2	2.8	3.6	3.6	2.7	1.1	1.1	1.1	1.5	.9
Unknown	2,962	2,123	1,515	45	563	839	653	3	183	1.9	2.0	1.4	3.8	75.6	1.6	1.3	.9	82.4
MICHIGAN																		
Total	171,478	131,103	123,738	6,378	987	40,375	39,069	1,051	255	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	76	64	64			12	12			1	1	1						
15-19	8,854	5,331	5,195	131	5	3,523	3,484	37	2	5.2	4.1	4.2	2.1	5	8.7	8.9	3.5	.8
20-24	33,345	21,403	20,559	789	55	11,942	11,702	214	26	19.4	16.3	16.6	12.4	5.6	29.6	30.0	20.4	10.2
25-29	27,167	19,643	18,537	954	52	7,624	7,414	195	15	15.9	14.9	15.0	15.0	5.3	18.9	19.0	18.5	5.9
30-34	23,171	17,737	16,692	968	57	5,434	5,230	197	7	13.5	13.5	13.5	15.5	5.8	13.5	13.4	18.7	2.7
35-39	19,769	15,852	14,673	1,130	49	3,917	3,742	169	6	11.5	12.1	11.8	17.7	5.0	9.7	9.6	16.1	2.3
40-44	17,739	14,760	13,808	908	44	2,979	2,863	107	9	10.3	11.3	11.2	14.2	4.4	7.4	7.3	10.2	3.8
45-49	14,842	12,829	12,228	573	1	2,013	1,942	68	3	8.7	9.8	9.9	9.0	2.0	5.0	5.0	6.5	1.2
50-54	11,373	10,118	9,679	418	21	1,255	1,220	33	2	6.6	7.7	7.8	6.5	2.1	3.1	3.1	3.1	.8
55-59	7,389	6,633	6,366	251	16	756	740	15	1	4.3	5.1	5.1	3.9	1.6	1.9	1.9	1.4	.4
60-64	4,118	3,701	3,559	135	7	417	407	9	1	2.4	2.8	2.9	2.1	.7	1.0	1.0	.9	.4
65 and over	1,718	1,617	1,576	39	2	101	99	1	1	1.0	1.2	1.3	.6	.2	.2	.3	.1	.4
Unknown	1,917	1,515	802	62	561	402	214	6	182	1.1	1.2	.6	1.0	66.0	1.0	1.0	.5	.6
MINNESOTA																		
Total	61,422	43,908	43,504	258	236	17,424	17,306	84	34	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	49	43	43			6	6			1	1	1						
15-19	3,159	2,017	2,011	4	2	1,142	1,139	2	1	5.2	4.6	4.6	1.5	.8	6.5	8.6	2.4	
20-24	12,155	7,110	7,060	26	24	5,045	5,025	10	10	19.8	16.2	16.2	10.1	10.2	29.0	29.0	11.9	
25-29	10,041	6,685	6,527	40	18	3,356	3,348	6	2	16.3	15.2	15.2	15.5	7.6	19.3	19.3	7.1	
30-34	7,893	5,678	5,621	34	23	2,215	2,201	13	1	12.9	12.9	12.9	13.2	9.7	12.7	12.7	15.5	
35-39	6,476	4,864	4,815	29	20	1,612	1,600	9	3	10.5	11.1	11.1	11.2	8.5	9.3	9.3	10.7	
40-44	5,711	4,414	4,361	38	15	1,297	1,288	8	1	9.3	10.0	10.0	14.7	6.4	7.4	7.5	9.5	
45-49	5,225	4,090	4,059	25	15	1,126	1,107	13	6	8.5	9.3	9.3	9.7	6.4	6.5	6.4	15.5	
50-54	4,205	3,446	3,407</															

Table 12.—Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938—Continued

State and age group	Number of applicants								Percentage distribution of applicants by age									
	Total	Male				Female				Total	Male				Female			
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other
MISSISSIPPI																		
Total	25,217	19,707	10,566	8,773	368	5,510	4,707	782	21	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)
Under 15	46	40	25	15	—	6	5	1	—	2	2	2	2	1	1	1	1	—
15-19	1,714	1,203	706	496	1	511	457	54	—	6.8	6.1	6.7	5.7	2	9.3	9.7	6.9	—
20-24	5,051	3,731	2,027	1,697	7	1,320	1,214	106	—	20.0	18.9	19.2	19.3	1.9	24.0	25.8	13.6	—
25-29	4,765	3,674	1,933	1,737	4	1,091	940	151	—	18.9	17.8	18.3	19.8	1.1	19.8	20.0	19.3	—
30-34	3,733	2,920	1,594	1,325	1	813	657	153	3	14.8	14.8	15.1	15.1	.3	14.8	13.9	19.6	—
35-39	2,651	2,144	1,153	991	—	507	403	104	—	10.5	10.9	11.3	9.2	8.6	13.3	—	—	—
40-44	1,971	1,586	876	710	—	386	324	61	—	7.8	8.0	8.3	8.1	—	7.0	6.9	7.8	—
45-49	1,308	1,081	623	457	1	287	244	43	—	5.4	5.5	5.9	5.2	.3	5.2	5.2	5.5	—
50-54	1,109	909	555	354	—	200	175	25	—	4.4	4.6	5.2	4.0	—	3.6	3.7	3.2	—
55-59	810	662	400	262	—	148	125	23	—	3.2	3.4	3.8	3.0	—	2.7	2.6	2.9	—
60-64	429	355	239	116	—	74	69	5	—	1.7	1.8	2.3	1.3	—	1.3	1.5	.6	—
65 and over	322	261	130	131	—	61	36	25	—	1.3	1.3	1.2	1.5	—	1.1	.8	3.2	—
Unknown	1,248	1,141	305	482	334	107	58	31	18	5.0	5.8	2.9	5.5	96.2	1.9	1.2	4.0	—
MISSOURI																		
Total	94,905	66,782	61,214	5,242	326	28,123	26,604	1,475	44	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)
Under 15	32	30	29	1	—	2	2	—	—	—	—	—	—	—	—	—	—	—
15-19	5,153	3,087	2,938	146	3	2,066	2,018	47	1	5.4	4.6	4.8	2.8	.9	7.3	7.6	3.2	—
20-24	16,154	9,512	8,851	652	9	6,642	6,453	188	1	17.0	14.2	14.5	12.4	2.8	23.6	24.3	12.8	—
25-29	15,871	10,350	9,582	755	13	5,521	5,279	241	1	16.7	15.5	15.7	14.4	4.0	19.6	19.8	16.3	—
30-34	13,907	9,762	8,952	792	18	4,145	3,871	269	5	14.7	14.6	14.6	15.1	5.5	14.7	14.6	18.2	—
35-39	11,043	8,010	7,273	725	12	3,033	2,785	267	1	11.7	12.0	11.9	13.8	3.7	10.8	10.4	18.1	—
40-44	9,107	6,872	6,271	595	6	2,235	2,058	177	—	9.6	10.3	10.2	11.4	1.9	8.0	7.7	12.0	—
45-49	7,813	6,116	5,574	538	4	1,697	1,563	133	1	8.3	9.2	9.1	10.3	1.2	6.0	5.9	9.0	—
50-54	6,143	4,921	4,491	428	2	1,222	1,147	74	1	6.5	7.4	7.3	8.2	.6	4.4	4.3	5.0	—
55-59	4,564	3,751	3,476	273	2	813	762	51	—	4.8	5.6	5.7	5.2	.6	2.9	2.0	3.5	—
60-64	3,079	2,607	2,435	169	3	472	459	13	—	3.2	3.9	4.0	3.2	.9	1.7	1.7	.9	—
65 and over	1,366	1,209	1,008	109	2	157	146	11	—	1.4	1.8	2.1	.6	.6	.5	.7	.7	—
Unknown	673	555	244	59	252	118	81	4	33	.7	.8	.4	1.1	77.3	.4	.3	.3	—
MONTANA																		
Total	12,644	10,086	9,930	32	124	2,558	2,532	8	18	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	(1)
Under 15	272	106	102	1	3	76	74	2	—	2.2	1.9	1.9	—	2.4	3.0	2.9	—	—
15-19	687	464	458	2	4	223	223	—	—	5.4	4.6	4.6	—	3.2	8.7	8.8	—	—
20-24	2,102	1,444	1,428	5	11	658	655	—	—	3	16.6	14.3	14.4	8.9	25.7	25.9	—	—
25-29	1,988	1,560	1,532	3	25	426	425	—	—	3	15.7	15.5	15.4	20.2	16.7	16.8	—	—
30-34	1,606	1,324	1,313	3	8	282	282	—	—	12.7	13.1	13.2	6.5	11.0	11.1	11.5	—	—
35-39	1,261	1,044	1,036	2	6	217	214	2	1	10.0	10.4	10.4	4.8	8.5	8.5	8.5	—	—
40-44	1,021	847	841	6	174	171	171	1	2	8.1	8.4	8.5	4.8	6.8	6.7	6.7	—	—
45-49	1,040	872	857	4	11	168	166	2	—	8.2	8.6	8.6	8.9	6.6	6.6	6.6	—	—
50-54	1,027	902	889	7	6	125	125	—	—	8.1	8.9	9.0	4.8	4.9	4.9	4.9	—	—
55-59	737	673	665	3	5	64	63	1	—	5.8	6.7	6.7	4.0	2.5	2.5	2.5	—	—
60-64	398	350	347	2	1	48	48	—	—	3.2	3.5	3.5	.8	1.9	1.9	1.9	—	—
65 and over	362	299	297	—	2	63	63	—	—	2.9	3.0	3.0	1.6	2.5	2.5	2.5	—	—
Unknown	143	111	75	—	36	32	23	—	9	1.1	1.1	.8	29.1	1.2	.9	.9	—	—
NEBRASKA																		
Total	24,063	17,392	16,819	474	99	6,671	6,514	136	27	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)
Under 15	27	25	24	1	—	2	2	—	—	—	—	—	—	—	—	—	—	—
15-19	1,615	1,037	1,020	15	2	578	573	4	1	6.7	6.0	6.0	3.2	2.0	8.7	8.8	3.1	—
20-24	4,668	2,891	2,839	48	4	1,777	1,761	15	1	19.4	16.6	16.9	10.1	4.0	26.7	27.0	11.5	—
25-29	3,991	2,691	2,637	48	6	1,300	1,279	18	3	16.6	15.5	15.7	10.1	6.1	19.5	19.6	13.9	—
30-34	3,236	2,433	2,369	62	2	803	786	15	2	13.5	14.0	14.1	13.1	2.0	12.0	12.1	11.5	—
35-39	2,543	1,943	1,861	73	9	600	584	15	1	10.6	11.2	11.1	15.4	9.1	9.0	9.0	11.5	—
40-44	2,199	1,714	1,634	70	10	485	470	15	—	9.1	9.8	9.7	14.8	10.1	7.3	7.2	11.5	—
45-49	1,790	1,386	1,331	51	4	404	386	17	1	7.4	8.0	7.9	10.8	4.1	6.1	5.9	13.1	—
50-54	1,504	1,195	1,151	40	4	309	291	16	2	6.3	6.9	6.8	8.4	4.1	4.6	4.5	12.3	—
55-59	1,109	900	868	28	4	209	200	9	—	4.6	5.2	5.2	5.9	4.0	3.1	3.1	6.9	—
60-64	774	667	652	12	3	107	106	1	—	3.2	3.8	3.9	2.5	3.0	1.6	1.6	.8	—
65 and over	276	247	236	11	—	29	29	2	—	1.1	1.4	1.4	2.3	.4	.5	.5	.5	—
Unknown	331	263	197	15	51	68	47	5	16	1.4	1.5	1.2	3.2	51.5	1.0	.7	3.9	—
NEVADA																		
Total	3,353	2,804	2,722	23	59	549	538	8	5	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	(1)
Under 15	5	5	5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15-19	152	118	116	—	2	34	34	—	—	—	—	—	—	—	—	—	—	—
20-24	476	355	349	4	—	121	119	—	2	14.2	12.7	12.8	—	3.4	22.0	22.1	—	—
25-29	473	379	372	4	3	94	93	1	—	14.1	13.5	13.7	—	5.1	17.1	17.3	—	—
30-34	452	368	356	2	10	84	82	2	—	13.5	13.1	13.1	—	16.9	15.3	15.2	—	—
35-39	371	319	310	4	5	52	52	—	—	11.1	11.4	11.4	—	8.5	9.5	9.7	—	—
40-44	298	262	257	2	3	36	35	25	1	8.9	9.3	9.4	—	5.1	6.6	6.5	—	—
45-49	302	264	256	2	6	38	38	—	—	9.0	9.4	9.4	—	10.2	6.9	7.1	—	—
50-54	266	241	230	2	9	25	23	2	—	7.9	8.6	8.4	—	15.2	4.6	4.3	—	—
55-59	190	170																

Table 12.—Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938—Continued

State and age group	Number of applicants								Percentage distribution of applicants by age										
	Total	Male				Female				Total	Male				Female				
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other	
NEW HAMPSHIRE																			
Total	12,391	8,303	8,232	26	45	4,088	4,061	3	24	100.0	100.0	100.0	(1)	(1)	100.0	100.0	(1)	(1)	
Under 15	3	3	3																
15-19	1,041	633	632	1		488	407			1	8.4	7.6	7.7				10.0	10.0	
20-24	2,172	1,206	1,284	8	4	876	875	1		17.5	15.6	15.6				21.4	21.6		
25-29	1,697	1,078	1,074	2	2	619	618	1		13.7	13.0	13.1				15.2	15.2		
30-34	1,461	953	948	3	2	508	506			11.8	11.5	11.5				12.4	12.5		
35-39	1,283	859	853	3	3	424	423	1		10.4	10.4	10.4				10.4	10.4		
40-44	1,129	748	746		2	381	381			9.1	9.0	9.1				9.3	9.4		
45-49	1,003	711	708	2	1	292	292			8.1	8.6	8.6				7.2	7.2		
50-54	898	674	667	5	2	224	224			7.3	8.1	8.1				5.5	5.5		
55-59	641	490	488			151	151			5.2	5.9	5.9				3.7	3.7		
60-64	463	376	374		2	87	87			3.7	4.5	4.5				2.1	2.1		
65 and over	390	339	338	1		51	51			3.1	4.1	4.1				1.2	1.2		
Unknown	210	143	117	1	25	67	46			21	1.7	1.4				1.6	1.1		
NEW JERSEY																			
Total	134,914	93,688	87,547	5,827	314	41,226	39,802	1,358	66	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
Under 15	39	33	32	1		6	5	1		1	7.2	5.4	5.5	4.0	1.3	11.2	11.4	.1	
15-19	9,659	5,033	4,797	232	4	4,626	4,560	65	1	19.2	15.4	15.6	12.6	4.4	27.8	28.3	15.7	4.6	
20-24	25,897	14,428	13,682	732	14	11,469	11,253	213	3	15.5	14.3	14.2	15.4	6.0	18.4	18.3	19.3		
25-29	20,926	13,361	12,443	899	19	7,565	7,303	262		12.8	12.9	12.8	15.5	7.3	12.3	12.1	19.9	3.0	
30-34	17,193	12,110	11,184	903	23	5,083	4,811	270	2	10.4	11.0	10.8	14.5	8.0	9.0	8.8	14.8	4.6	
35-39	13,985	10,294	9,421	848	25	3,691	3,487	201	3	10.4	10.5	10.5	12.2	8.6	7.9	7.8	9.1	3.0	
40-44	13,112	9,876	9,141	708	27	3,236	3,110	124	2	9.7	10.5	10.5	12.2	8.3	7.6	7.5	8.8	1.5	
45-49	11,245	9,001	8,499	486	16	2,244	2,167	76	1	8.3	9.6	9.7	8.3	5.1	5.4	5.4	5.6	1.5	
50-54	9,220	7,741	7,365	366	10	1,479	1,419	60		6.8	8.3	8.4	6.3	3.2	3.6	3.6	4.4		
55-59	6,237	5,406	5,155	246	5	831	794	37		4.6	5.8	5.9	4.2	1.6	2.0	2.0	2.7		
60-64	4,125	3,616	3,450	162	4	509	482	27		3.1	3.8	3.9	2.8	1.3	1.2	1.2	2.0		
65 and over	2,278	2,045	1,949	95	1	233	224	8	1	2.2	2.2	2.2	1.6	.3	.6	.6	.6		
Unknown	996	744	429	149	166	254	187	14	53	.7	.8	.5	2.6	52.9	.6	.5	1.0	80.8	
NEW MEXICO																			
Total	8,199	6,843	6,535	103	205	1,356	1,333	7	16	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)	(1)	
Under 15	5	5	5																
15-19	528	389	380		9	139	139				6.4	5.7	5.8				4.4	10.3	10.4
20-24	1,630	1,227	1,184	12	31	403	395	1	7	19.9	17.9	18.1	11.7	15.1	29.7	29.6			
25-29	1,503	1,263	1,212	20	31	240	236	2	2	18.3	18.4	18.5	19.4	15.1	17.7	17.7			
30-34	1,168	999	968	17	14	169	165	1	3	14.3	14.6	14.8	16.5	6.8	12.5	12.4			
35-39	909	780	751	18	11	129	128	1		11.1	11.4	11.5	17.5	5.4	9.5	9.6			
40-44	715	616	599	9	8	99	99			8.7	9.0	9.2	8.7	3.9	7.3	7.4			
45-49	571	514	494	11	9	57	57			7.0	7.5	7.6	10.7	4.4	4.2	4.3			
50-54	448	387	374	6	7	61	61			5.5	5.7	5.7	5.8	3.4	4.5	4.6			
55-59	275	244	237	7		31	30	1		3.3	3.6	3.6	6.8		2.3	2.3			
60-64	150	140	137	2	1	10	9	1		1.8	2.0	2.1	1.9	.5	.7	.7			
65 and over	60	53	53			7	7			.7	.8	.8		.5					
Unknown	237	226	141	1	84	11	7		4	2.9	3.3	2.2	1.0	41.0	.8	.8			
NEW YORK																			
Total	503,445	349,241	329,330	13,183	6,723	154,204	147,246	4,595	2,363	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15	111	75	75			36	36												
15-19	21,893	12,463	12,181	205	77	9,430	9,310	85	35	4.4	3.6	3.7	1.6	1.2	6.1	6.3	1.8	1.5	
20-24	86,204	47,442	45,718	1,528	196	38,762	37,970	656	136	17.1	13.6	13.9	11.6	2.9	25.1	25.8	14.3	5.7	
25-29	77,597	47,820	45,474	2,102	233	29,768	28,709	962	97	15.4	13.7	13.8	15.9	3.8	19.3	19.5	20.9	4.1	
30-34	67,114	46,356	43,723	2,349	284	20,758	19,809	890	59	13.3	13.3	13.3	17.8	4.2	13.5	13.5	19.4	2.5	
35-39	57,476	41,887	39,438	2,178	271	15,589	14,758	776	55	11.4	12.0	12.0	16.5	4.0	10.1	10.0	16.9	2.3	
40-44	52,619	39,841	37,921	1,699	221	12,778	12,255	498	25	10.5	11.4	11.5	12.9	3.3	8.3	8.3	10.8	1.1	
45-49	45,685	34,270	32,988	1,283	154	9,415	9,104	288	23	8.7	9.8	10.0	8.6	2.3	6.1	6.2	6.3	1.0	
50-54	35,352	28,844	27,874	871	99	6,508	6,306	191	11	7.0	8.3	8.4	6.6	1.5	4.2	4.3	4.2	.5	
55-59	24,161	20,252	19,661	538	53	3,909	3,796	104	9	4.8	5.8	6.0	4.1	.8	2.6	2.6	2.3	.4	
60-64	15,788	13,419	13,121	268	30	2,369	2,311	56	2	3.1	3.8	4.0	2.0	.4	1.6	1.6	1.0	.1	
65 and over	8,093	7,110	6,951	129	30	983	962	20	1	1.6	2.0	2.1	1.0	.4	.6	.6	.4		
Unknown	13,352	9,453	4,208	193	5,055	3,899	1,920	69	1,910	2.7	2.7	1.3	1.4	75.2	2.5	1.3	1.5	80.8	
NORTH CAROLINA																			
Total	72,568	48,996	35,397	13,287	312	23,572	18,366	5,193	13	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15	30	26	17	9		4	3	1											
15-19	5,679	3,506	2,590	910	6	2,173	1,781	392		7.8	7.2	7.3	6.8	1.9	9.2	9.7	7.6		
20-24	16,004	9,972	6,990	2,952	30	6,032	4,882	1,149	1	22.1	20.3	19.8	22.2	9.6	25.6	26.6	22.1		
25-29	13,922	9,055	6,465	2,584	6	4,877	3,844	1,022	1	19.2	18.5	18.3	19.4	1.9	20.6	20.9	19.7		
30-34	10,449	6,946	5,103	1,832	11	3,503	2,750	752	1	14.4	14.2	14.4	13.8	3.5	14.9	15.0	14.5		
35-39	7,902	5,568	4,097	1,462	9	2,424	1,822	516	1	8.3	8.7	9.1	8.1	1.9	7.4	6.7	9.9		
40-44	6,028	4,289	3,209	1,074	6	1,739	1,222	516	1	5.6	6.1	6.5	5.1	1.6	4.7	4.7	4.7		
45-49	4,080	2,977	2,293	679	5	1,103	850	244											
50-54	3,010	2,320	1,704	553	3	690	486	204		4.2	4.7	5.0	4.2	1.0	2.9	2.6	3.9		
55-59	1,966	1,624	1,217	405	2	362	266	96		2.7	3.3	3.4	3.1	.7	1.5	1.4	1.8		
60-64	1,163	982	746	236		181	126	55											

Table 12.—Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938—Continued

State and age group	Number of applicants								Percentage distribution of applicants by age										
	Total	Male				Female				Total	Male				Female				
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other	
NORTH DAKOTA																			
Total	7,887	5,801	5,756	7	38	2,086	2,073	1	12	100.0	100.0	100.0	(1)	(1)	100.0	100.0	(1)	(1)	
Under 15	5	5	5								.1	.1	.1						
15-19	460	301	300			1	159	157			2	5.8	5.2	5.2					
20-24	1,724	994	992			2	730	728			2	21.9	17.1	17.2					
25-29	1,404	1,026	1,017	2	7	378	377			1	17.8	17.7	17.7						
30-34	1,024	804	800	1	3	220	218			2	13.0	13.9	13.9						
35-39	855	686	683			3	169	167	1	1	10.8	11.8	11.9						
40-44	684	543	536	1	6	141	140			1	8.7	9.4	9.3						
45-49	560	448	443			5	112	111			1	7.1	7.7	7.7					
50-54	448	370	367	1	2	78	78				5.7	6.4	6.4						
55-59	366	305	301	1	3	61	61				4.6	5.2	5.2						
60-64	242	217	214	1	2	25	24				3.1	3.7	3.7						
65 and over	83	70	78			1	4	4			1.0	1.4	1.4						
Unknown	32	23	20			3	9	8			1	.4	.4	.4					
OHIO																			
Total	217,333	161,873	151,332	9,732	809	55,460	53,453	1,900	107	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15	111	107	105	2		4	4				.1	.1	.1						
15-19	10,245	6,916	6,620	238	8	3,329	3,273	53	3	4.7	4.3	4.4	3.0	1.0	6.0	6.1	2.8	2.8	
20-24	40,780	25,441	24,214	1,201	26	15,339	15,052	284	3	18.8	15.7	16.0	12.3	3.2	27.7	28.2	14.9	2.8	
25-29	34,426	23,786	22,335	1,425	26	10,640	10,281	353	6	15.8	14.7	14.8	14.7	3.2	19.2	19.2	18.6	5.6	
30-34	29,415	21,662	20,232	1,408	22	7,753	7,425	324	4	13.5	13.4	13.4	14.5	2.7	14.0	13.9	17.1	3.7	
35-39	23,492	18,063	16,618	1,425	20	5,429	5,091	336	2	10.8	11.1	11.0	14.6	2.5	9.8	9.5	17.7	1.9	
40-44	22,293	17,732	16,348	1,352	32	4,561	4,342	217	2	10.2	11.0	10.8	13.9	4.0	8.2	8.1	11.4	1.9	
45-49	18,715	15,408	14,436	959	13	3,307	3,160	144	3	8.6	9.5	9.5	9.9	1.6	6.0	5.9	7.6	2.8	
50-54	15,347	13,048	12,323	710	15	2,299	2,208	91		7.1	8.1	8.1	7.3	1.8	4.1	4.1	4.8		
55-59	10,986	9,614	9,120	487	7	1,372	1,314	58		5.1	5.9	6.0	5.0	.9	2.5	2.5	3.0		
60-64	7,014	6,224	5,956	267	1	790	768	22		3.2	3.8	3.9	2.7	.1	1.4	1.4	1.1		
65 and over	2,511	2,316	2,214	102		195	188	7		1.2	1.4	1.5	1.0	.3	.4	.4	.4		
Unknown	1,998	1,556	811	106	639	442	347	11	84	.9	1.0	.5	1.1	79.0	.8	.7	.6	78.5	
OKLAHOMA																			
Total	48,226	38,507	35,492	2,581	434	9,719	9,053	563	103	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15	45	44	41	3		1	1				.1	.1	.1						
15-19	2,579	1,785	1,687	88	10	794	774	14	6	5.3	4.6	4.7	3.4	2.3	8.2	8.6	2.5	5.8	
20-24	8,215	5,946	5,560	324	62	2,269	2,165	80	23	17.0	15.4	15.7	12.6	14.3	23.3	23.9	14.2	22.3	
25-29	8,534	6,667	6,150	446	71	1,867	1,768	84	15	17.7	17.3	17.3	16.4	19.2	19.5	14.9	14.6		
30-34	7,663	6,206	5,711	422	73	1,457	1,355	88	14	15.9	16.1	16.1	16.3	15.0	15.0	15.6	13.6		
35-39	6,035	4,984	4,571	353	60	1,051	955	87	9	12.5	13.0	12.9	13.7	10.8	10.6	15.5	8.7		
40-44	4,883	4,097	3,763	284	50	786	707	67	12	10.1	10.6	10.6	11.0	11.5	8.1	7.8	11.9	11.7	
45-49	3,753	3,153	2,897	224	32	600	551	44	5	7.8	8.2	8.2	8.7	7.4	6.2	6.1	7.8	4.9	
50-54	2,638	2,247	2,057	168	22	391	345	37	9	5.5	5.8	5.8	6.5	5.1	4.0	3.8	6.6	8.7	
55-59	1,926	1,638	1,489	134	15	288	252	32	4	4.0	4.3	4.2	5.2	3.4	3.0	2.8	5.7	3.9	
60-64	1,190	1,059	964	83	12	131	113	17	1	2.5	2.8	2.7	3.2	2.8	1.3	1.2	3.0	1.0	
65 and over	478	443	401	37	5	35	29	6		1.0	1.2	1.1	1.4	1.1	.4	.3	1.1		
Unknown	287	238	201	15	22	49	37	7	5	.6	.6	.6	.5	.5	.4	1.2	4.8		
OREGON																			
Total	29,608	21,916	21,505	28	333	7,602	7,615	14	63	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	100.0	
Under 15	12	12	12								.1	.1	.1						
15-19	1,314	891	883	1	7	423	422			1	4.4	4.1	4.1		1.8	5.5	5.5	1.6	
20-24	5,132	3,335	3,309	2	24	1,797	1,783	2	12	17.3	15.2	15.4		6.3	23.4	23.4	19.0		
25-29	4,700	3,316	3,268	3	45	1,384	1,377	1	6	15.9	15.1	15.2		11.7	18.0	18.1	9.5		
30-34	3,837	2,837	2,787	4	46	1,000	993	3	4	13.0	12.9	12.9		12.0	13.0	13.1	6.3		
35-39	3,173	2,309	2,340	6	23	804	802	1	1	10.7	10.8	10.9		6.0	10.4	10.5	1.6		
40-44	2,856	2,159	2,140	3	16	697	695	1	1	9.7	9.8	10.0		4.2	9.1	9.1	1.6		
45-49	2,765	2,168	2,139	3	26	507	502	2	3	9.3	9.9	9.9		6.8	7.8	7.8	4.8		
50-54	3,192	2,581	2,554	4	23	611	606	3	2	10.8	11.8	11.9		6.0	7.9	8.0	3.2		
55-59	1,599	1,348	1,342	1	5	251	250	1		5.4	6.2	6.2		1.3	3.3	3.3			
60-64	9	6	6			3	3												
65 and over	65	58	58			7	7												
Unknown	954	836	667	1	168	118	85		33	3.2	3.8	3.1		43.9	1.5	1.1	52.4		
PENNSYLVANIA																			
Total	316,373	234,570	220,759	12,606	1,115	81,803	78,863	2,614	326	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15	86	77	76			1	9	9											
15-19	15,756	9,872	9,469	395	8	5,884	5,810	73	1	5.0	4.2	4.3	3.1	.7	7.2	7.4	2.8	.3	
20-24	62,074	38,152	36,503	1,621	28	23,922	23,486	427	9	19.6	16.3	16.5	12.8	2.5	29.2	29.8	16.3	2.8	
25-29	50,316	34,504	32,686	1,781	37	15,812	15,290	517	5	15.9	14.7	14.8	14.0	3.3	19.3	19.4	19.8	1.5	
30-34	40,896	30,254	28,388	1,831	35	10,642	10,165	472	5	12.9	12.9	12.9	14.4	3.1	13.0	12.9	18.1	1.6	
35-39	33,256	25,511	23,492	1,978	41	7,745	7,341	401	3	10.5	10.9	10.6	15.6	3.7	9.5	9.3	15.3	.9	
40-44	30,447	24,306	22,559	1,720	27	6,141	5,849	285	7	9.6	10.4	10.2	13.6	2.4	7.5	7.4	10.9	2.2	
45-49	25,987	21,687	20,481	1,185	21	4,300	4,125	171	4	8.2	9.2	9.3	9.3	1.9	5.3	5.2	6.5	1.2	
50-54	21,927	18,940	18,008	918	14	2,987	2,865	120	2	7.0	8.1	8.2	7.2	1.3	3.7	3.6	4.6	.6	
55-59	15,584	13,639	13,000	627	12	1,945	1,864	78	3	4.9	5.8	5.9	4.9	1.1	2.4	2.4	3.0	.9	
60-64	10,641	9,452	9,075	370	7	1,189	1,147	42		3.4	4.0	4.1	2.9	.6	1.4	1.			

Table 12.—Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938—Continued

State and age group	Number of applicants								Percentage distribution of applicants by age										
	Total	Male				Female				Total	Male				Female				
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other	
RHODE ISLAND																			
Total	26,958	17,298	17,019	202	77	9,660	9,599	43	18	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1) (1)	
Under 15	27	27	27							1	2	2							
15-19	1,932	1,073	1,064	8	1	859	859			7.2	6.2	6.3	4.0	1.3	8.9	8.9			
20-24	4,966	2,646	2,622	24		2,320	2,313	5	2	18.4	15.3	15.4	11.9		24.0	24.1			
25-29	4,053	2,351	2,320	25	6	1,702	1,696	6		15.0	13.6	13.6	12.4	7.8	17.6	17.7			
30-34	3,305	1,941	1,915	23	3	1,364	1,359	5		12.3	11.2	11.3	11.4	3.9	14.1	14.1			
35-39	2,742	1,740	1,714	20	6	1,002	994	8		10.2	10.0	10.1	9.9	7.8	10.4	10.4			
40-44	2,646	1,783	1,756	19	8	863	855	7	1	9.8	10.3	10.3	9.4	10.4	8.9	8.9			
45-49	2,239	1,656	1,632	20	4	583	578	4	1	8.3	9.6	9.6	9.9	5.2	6.1	6.0			
50-54	1,837	1,418	1,384	23	11	419	416	3		6.8	8.2	8.1	11.4	14.3	4.3	4.3			
55-59	1,338	1,085	1,060	20	5	253	248	4	1	5.0	6.3	6.2	9.9	6.5	2.6	2.6			
60-64	919	765	754	10	1	154	153			3.4	4.4	4.4	4.9	1.3	1.6	1.6			
65 and over	760	695	684	9	2	65	64	1		2.8	4.0	4.0	4.4	2.6	.7	.7			
Unknown	194	118	87	1	30	76	64		12	.7	.5	.5	38.9	.8	.7				
SOUTH CAROLINA																			
Total	37,487	26,901	17,010	9,587	304	10,586	9,071	1,472	43	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1) (1)	
Under 15	309	245	153	92		64	39	25		.8	.9	.9	.0		.6	.4	1.7		
15-19	3,522	2,356	1,500	854	2	1,166	997	169		9.4	8.8	8.8	8.9	.7	11.0	11.0	11.5		
20-24	8,360	5,719	3,308	2,408	3	2,641	2,315	326		22.3	21.3	19.4	25.1	1.0	25.0	25.5	22.1		
25-29	6,948	4,757	2,973	1,780	4	2,191	1,881	310		18.5	17.7	17.5	18.6	1.3	20.7	20.8	21.1		
30-34	4,938	3,521	2,409	1,111	1	1,417	1,243	173	1	13.2	13.1	14.1	11.6	.3	13.4	13.7	11.8		
35-39	3,700	2,691	1,856	832	3	1,009	871	138		9.9	10.0	11.0	8.7	1.0	9.5	9.6	9.4		
40-44	2,858	2,147	1,460	685	2	711	619	92		7.6	8.0	8.6	7.1	.6	6.7	6.8	6.2		
45-49	2,031	1,510	1,091	419		521	465	56		5.4	5.6	6.4	4.4		4.9	5.1	3.8		
50-54	1,587	1,265	882	383		322	264	58		4.2	4.7	5.2	4.0		3.0	2.9	3.1		
55-59	1,144	926	645	281		218	181	37		3.0	3.4	3.8	2.9		2.1	2.0	2.5		
60-64	688	569	409	160		119	95	24		1.9	2.1	2.4	1.7		1.1	1.1	1.6		
65 and over	338	268	168	100		70	47	23		.9	1.0	1.0	1.1		.7	.5	1.6		
Unknown	1,064	927	156	482	289	137	54	41	42	2.9	3.4	.9	5.0	95.1	1.3	.6	2.8		
SOUTH DAKOTA																			
Total	9,230	6,751	6,640	10	101	2,479	2,436	8	35	100.0	100.0	100.0	(1)	100.0	100.0	100.0	100.0	(1) (1)	
Under 15	15	15	15							.2	.2	.2							
15-19	614	389	389			225	219	1	5	6.7	5.8	5.8			9.1	9.0			
20-24	1,989	1,203	1,181	2	20	786	774		12	21.5	17.8	17.8			31.7	31.8			
25-29	1,485	1,034	1,012	1	21	451	445		1	4	16.1	15.3	15.2			20.8	18.2	18.3	
30-34	1,175	932	924			8	243			2	12.7	13.8	13.9			7.9	9.8	9.9	
35-39	919	724	715	1	8	195	192			3	10.0	10.7	10.8			7.9	7.9	7.9	
40-44	761	623	616	2	5	138	135	1	2	8.2	9.2	9.3			5.0	5.6	5.5		
45-49	689	529	525	1	3	160	157	1	2	7.5	7.9	7.9			3.0	6.4	6.4		
50-54	583	472	465			7	111	105	4	2	6.3	7.0	7.0			6.9	4.4	4.3	
55-59	473	386	379	1	6	87	87				5.1	5.7	5.7			5.9	3.5	3.6	
60-64	327	272	269	1	2	55	55				3.5	4.0	4.1			2.0	2.2	2.2	
65 and over	112	98	97			1	14				1.2	1.5	1.8			1.0	.6	.6	
Unknown	88	74	53	1	20	14	11			3	1.0	1.1	.8			19.8	.6	.5	
TENNESSEE																			
Total	56,100	40,956	31,208	9,032	716	15,144	13,056	2,000	88	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15	303	276	200	76		27	21	6		.5	.7	.6	.8		.2	.2	.3		
15-19	3,378	2,240	1,750	490		1,138	1,039	99		6.0	5.5	5.6	5.4		7.5	8.0	5.0		
20-24	10,269	6,781	5,428	1,352	1	3,488	3,157	329	2	18.3	16.5	17.4	15.0	.1	23.0	24.2	16.4	23	
25-29	10,194	7,053	5,664	1,387	2	3,141	2,744	397		18.2	17.2	18.1	15.4	.3	20.8	21.0	19.8		
30-34	8,518	6,141	4,762	1,377	2	2,377	2,031	346		15.2	15.0	15.3	15.2	.3	15.7	15.5	17.3		
35-39	6,486	4,815	3,671	1,141	3	1,671	1,380	291		11.6	11.8	11.8	12.6	.4	11.0	10.6	14.6		
40-44	4,748	3,632	2,719	912	1	1,116	921	195		8.5	8.9	8.7	10.1		7.4	7.0	9.8		
45-49	3,623	2,824	2,182	641	1	799	681	117	1	6.4	6.9	7.0	7.1		5.3	5.2	5.8	11	
50-54	2,745	2,244	1,749	494	1	501	428	73		4.9	5.5	5.6	5.5	.1	3.3	3.3	3.6		
55-59	2,058	1,734	1,347	387		324	277	47		3.7	4.2	4.3	4.3		2.1	2.1	2.4		
60-64	1,190	1,015	801	214		175	152	23		2.1	2.5	2.6	2.4		1.2	1.2	1.2		
65 and over	487	422	315	107		65	52	13		.9	1.0	1.0	1.2		.4	.4	.6		
Unknown	2,101	1,779	620	454	705	322	173	64	85	3.7	4.3	2.0	5.0	98.5	2.1	1.3	3.2	96.6	
TEXAS																			
Total	141,376	109,443	92,816	15,657	970	31,933	29,260	2,589	84	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under 15	300	249	224	25		51	47	4		.2	.2	.2	.2		.2	.2	.2	.2	
15-19	10,361	7,245	6,428	815	2	3,116	2,974	139	3	7.3	6.6	6.9	5.2	2	9.7	10.2	5.4	3.5	
20-24	25,874	18,146	15,775	2,355	16	7,728	7,317	409	2	18.3	16.6	17.0	15.0	1.7	24.2	25.0	15.8	2.4	
25-29	25,536	19,366	16,560	2,770	27	6,170	5,649	514	7	18.1	17.7	17.9	17.7	2.8	19.3	19.3	19.8	8.3	
30-34	21,374	16,701	14,170	2,518	13	4,673	4,223	447	3	15.1	15.3	15.3	16.1	1.3	14.6	14.4	17.3	3.6	
35-39	16,792	13,426	11,239	2,171	16	3,366	2,968	397	1	11.9	12.3	12.1	13.9	1.7	10.5	10.1	15.3	1.2	
40-44	13,162	10,641	8,937	1,692	12	2,521	2,239	282		9.3	9.7	9.6	10.8	1.2	7.9	7.6	10.9		
45-49	9,618	7,906	6,692	1,207	7	1,712	1,547	164	1	6.8	7.2	7.2	7.7	.7	5.4	5.3	6.3	1.2	
50-54	6,996	5,879	5,008	859	12	1,117	1,007	109	1	4.9	5.4	5.4	5.5	1.2	3.5	3.4	4.2	1.2	
55-59	4,614	3,980	3,432	542	6	634	578	56		3.3	3.6	3.7	3.5	.6	2.0	2.0	2.2		
60-64	2,705	2,39																	

Table 12.—Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10-percent random sample of applications for account numbers received prior to Jan. 1, 1938—Continued

State and age group	Number of applicants								Percentage distribution of applicants by age									
	Total	Male				Female				Total	Male				Female			
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other
UTAH																		
Total	13,130	9,747	9,663	31	53	3,392	3,390	7	5	100.0	100.0	100.0	(1)	100.0	100.0	(1)	(1)	
Under 15	16	13	13			3	3			1	1	1		1	1	1	1	
15-19	1,019	626	623	1	2	393	392	1		7.8	6.4	6.4		3.8	11.6	11.6		
20-24	2,943	1,842	1,833	3	6	1,101	1,100			22.4	18.9	19.0		11.3	32.4	32.5		
25-29	2,192	1,609	1,600	5	4	583	582	1		16.7	16.5	16.6		7.6	17.2	17.2		
30-34	1,602	1,252	1,245	2	5	350	348	2		12.2	12.9	12.9		9.4	10.3	10.3		
35-39	1,272	993	985	2	6	279	278	1		9.7	10.2	10.2		11.3	8.2	8.2		
40-44	1,128	905	894	3	8	223	219	2		2	8.6	9.3	9.3		15.1	6.6	6.5	
45-49	939	804	794	5	5	135	134			1	7.1	8.3	8.2		9.4	4.0	4.0	
50-54	786	647	635	4	8	139	139			6.0	6.6	6.6		15.1	4.1	4.1		
55-59	603	511	501	3	7	92	92			4.6	5.2	5.2		13.2	2.7	2.7		
60-64	397	345	341	2	2	52	51			1	3.0	3.5	3.5		3.8	1.5	1.5	
65 and over	134	118				16	16			1.0	1.2	1.2		.5	.5	.5		
Unknown	108	82	81	1		26	25			.8	.9	.8		.8	.8	.8		
VERMONT																		
Total	8,572	6,278	6,236	17	25	2,294	2,288	3	3	100.0	100.0	100.0	(1)	(1)	100.0	100.0	(1)	
Under 15	10	9	9			1	1			1	1	1		2				
15-19	637	408	406	1	1	229	228	1		7.4	6.5	6.5						
20-24	1,582	1,024	1,021	3		558	558			18.5	16.3	16.4						
25-29	1,253	903	902			350	350			14.6	14.4	14.5						
30-34	1,087	811	810	1		276	276			12.7	12.9	13.0						
35-39	866	643	638	3	2	223	222	1		10.1	10.3	10.2						
40-44	762	547	544	3		215	215			8.9	8.7	8.7						
45-49	669	502	499	3		167	167			7.8	8.0	8.0						
50-54	561	464	463	1		97	97			6.6	7.4	7.4						
55-59	448	368	368			80	79	1		5.2	5.9	5.9						
60-64	362	308		1		53	53			4.2	4.9	4.9						
65 and over	243	213	212	1		30	30			2.8	3.4	3.4						
Unknown	92	77	56		21	15	12		3	1.1	1.2	.9		.7	.5			
VIRGINIA																		
Total	54,614	39,370	28,512	10,776	82	15,244	11,699	3,539	6	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)	
Under 15	40	32	24	8		8	6	2		1	1	1						
15-19	4,094	2,647	1,903	741	3	1,447	1,199	248		7.5	6.7	6.7	6.9	3.7	9.5	10.2		
20-24	11,212	7,427	5,361	2,066	4	3,785	3,118	667		20.5	18.9	18.8	19.2		24.8	26.7	18.8	
25-29	10,052	7,027	5,156	1,867	4	3,025	2,389	635	1	18.4	17.8	18.1	17.3	4.9	19.8	20.4	18.0	
30-34	7,745	5,541	4,121	1,419	1	2,204	1,674	529	1	14.2	14.1	14.4	13.2	1.2	14.5	14.3	15.0	
35-39	5,890	4,320	3,131	1,185	4	1,570	1,138	431	1	10.8	11.0	11.0	11.0	4.0	10.3	9.7	12.2	
40-44	4,717	3,634	2,651	980	3	1,083	746	337		8.6	9.2	9.3	9.1	3.7	7.1	6.4	9.5	
45-49	3,478	2,710	1,967	740		768	532	236		6.4	6.9	6.9	6.8	3.6	5.0	4.5	6.7	
50-54	2,745	2,203	1,576	626	1	542	374	168		5.0	5.6	5.5	5.8	1.2	3.6	3.2	4.7	
55-59	1,944	1,616	1,136	479	1	328	220	108		3.6	4.1	4.0	4.4	1.2	2.1	1.9	3.1	
60-64	1,282	1,076	820	256		206	137	69		2.3	2.7	2.9	2.4		1.4	1.2	1.9	
65 and over	805	659	478	181		146	98	48		1.5	1.7	1.7	1.9		1.0	.8	1.4	
Unknown	610	478	188	228	62	132	68	61	3	1.1	1.2	.6	2.1	75.6	.9	.6	1.7	
WASHINGTON																		
Total	50,403	37,926	36,748	154	1,024	12,477	12,330	35	112	100.0	100.0	100.0	100.0	100.0	100.0	(1)	100.0	
Under 15	81	77	77			4	4			2	2	2						
15-19	2,350	1,538	1,512	3	23	812	802			10	4.7	4.0	4.1	2.0	2.2	6.5	6.5	
20-24	8,427	5,420	5,273	25	122	3,007	2,977	3		27	16.7	14.3	14.4	16.2	11.9	24.1	24.2	
25-29	8,017	5,698	5,514	17	167	2,319	2,304	5		10	15.9	15.0	15.0	11.0	16.3	18.6	18.7	
30-34	6,707	5,097	4,944	17	136	1,610	1,595	7		8	13.3	13.4	13.5	11.0	13.3	12.9	12.9	
35-39	5,552	4,240	4,112	9	119	1,312	1,299	1		12	11.0	11.2	11.2	5.9	11.6	10.5	10.7	
40-44	4,786	3,689	3,606	23	60	1,097	1,083	5		9	9.5	9.7	9.8	14.9	5.9	8.8	8.8	
45-49	4,315	3,484	3,422	16	46	831	820	5		6	8.6	9.2	9.3	10.4	4.5	6.7	8.0	
50-54	3,986	3,333	3,254	14	65	653	644	3		6	7.9	8.8	8.9	9.1	6.3	5.2	5.2	
55-59	2,780	2,375	2,322	12	41	405	399	3		3	5.5	6.3	6.3	7.8	4.0	3.2	3.2	
60-64	1,892	1,656	1,629	8	19	236	232	2		2	3.7	4.4	4.4	5.2	1.9	1.9	1.9	
65 and over	654	506	594	5	7	48	48			1.3	1.6	1.6	3.2	.7	.4	.4		
Unknown	856	713	489	5	219	143	123	1	19	1.7	1.9	1.3	3.3	21.4	1.2	1.0	17.0	
WEST VIRGINIA																		
Total	48,880	40,871	37,161	3,574	136	8,009	7,770	218	21	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)	
Under 15	12	11	11			1	1											
15-19	2,561	1,720	1,623	97		841	828	12	1	5.2	4.2	4.4	2.7		10.5	10.6	5.5	
20-24	9,426	7,023	6,600	420	3	2,403	2,366	36	1	19.3	17.2	17.8	11.8	2.2	30.0	30.4	16.5	
25-29	8,310	6,876	6,346	526	4	1,434	1,403	31		17.0	16.8	17.1	14.7	3.0	17.9	18.1	14.2	
30-34	6,702	5,730	5,221	504	5	972	938	34		13.7	14.0	14.0	14.1	3.7	12.2	12.1	15.6	
35-39	5,577	4,824	4,274	548	2	753	728	25		11.4	11.8	11.5	15.4	1.5	9.4	9.4	11.5	
40-44	4,838	4,287	3,818	466	3	551	517	33	1	9.9	10.5	10.2	13.0	2.2	6.9	6.6	15.1	
45-49	3,870	3,486	3,118	368		384	366	18		7.9	8.5	8.4	10.3		4.8	4.7	8.3	
50-54	3,054	2,773	2,503	269	1	281	269	12		6.2	6.8	6.7	7.5	.7	3.5	3.5	5.5	
55-59	2,192	1,984	1,807	176	1	208	200	8		4.5	4.9	4.9	4.9	.7	2.6	2.6	3.7	
60-64	1,302	1,204	1,111	93		98	96	2		2.7	3.0	3.0	2.6		1.2	1.2	.9	
65 and over	521	490	448	42		31	28	3		1.1	1.2	1.2	1.2		.4	.4	1.4	
Unknown	515	463	281	65	117	52	30	4	18	1.1	1.1	.8	1.8	86.0	.6	.4	1.8	

Table 12.—Distribution of applicants for account numbers by age, sex, and color: Tabulation, by States, of a 10 percent random sample of applications for account numbers received prior to Jan. 1, 1938—Continued

State and age group	Number of applicants								Percentage distribution of applicants by age									
	Total	Male				Female				Total	Male				Female			
		Total	White	Negro	Other	Total	White	Negro	Other		Total	White	Negro	Other	Total	White	Negro	Other
WISCONSIN																		
Total	75,632	56,263	55,615	374	274	19,369	19,247	74	48	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(1)
Under 15	37	36	35	1	—	1	1	—	—	—	1	4.2	3.8	2.1	1.8	5.4	5.4	—
15-19	3,194	2,149	2,136	8	5	1,045	1,044	—	—	—	1	3.8	3.8	2.1	1.8	28.7	28.8	6.8
20-24	14,720	9,162	9,110	34	18	5,558	5,544	5	9	19.5	16.3	16.4	9.1	6.6	28.7	28.8	6.8	
25-29	12,487	8,705	8,621	57	27	3,782	3,763	15	4	16.5	15.5	15.5	15.2	9.0	19.5	19.6	20.2	
30-34	10,454	7,732	7,651	57	24	2,722	2,704	13	5	13.8	13.7	13.8	15.2	8.8	14.1	14.0	17.6	
35-39	8,411	6,525	6,438	67	20	1,886	1,874	11	1	11.1	11.6	11.6	17.9	7.3	9.7	9.7	14.9	
40-44	7,556	6,049	5,984	50	15	1,507	1,499	8	—	10.0	10.8	10.8	13.4	5.5	7.8	7.8	10.8	
45-49	6,340	5,128	5,089	32	7	1,212	1,203	7	2	8.4	9.1	9.1	8.6	2.6	6.2	6.3	9.4	
50-54	5,101	4,360	4,322	28	10	741	733	8	—	6.8	7.8	7.8	7.5	3.6	3.8	3.8	10.8	
55-59	3,586	3,105	3,076	22	7	481	475	4	2	4.8	5.5	5.5	5.9	2.5	2.5	2.5	5.4	
60-64	2,371	2,105	2,088	10	7	266	264	2	—	3.1	3.7	3.8	2.7	2.5	1.4	1.4	2.7	
65 and over	684	624	615	4	5	60	59	1	—	—	1.1	1.1	1.1	1.8	—	3	3	1.4
Unknown	691	583	450	4	129	108	84	—	—	24	9	1.0	.8	1.1	47.1	.6	.4	—
WYOMING																		
Total	5,757	4,588	4,508	22	58	1,169	1,154	8	7	100.0	100.0	100.0	(1)	100.0	100.0	100.0	(1)	(1)
Under 15	17	16	16	—	—	1	1	—	—	—	.3	.3	.4	—	.1	.1	.1	—
15-19	364	249	248	—	1	115	115	—	—	—	6.3	5.4	5.5	—	1.7	9.8	10.0	—
20-24	1,046	727	720	4	3	319	317	—	2	18.2	15.9	16.0	—	5.2	27.3	27.5	—	
25-29	937	726	716	5	5	211	210	1	—	16.3	15.8	15.9	—	8.6	18.1	18.2	—	
30-34	734	616	610	—	6	118	116	2	—	12.7	13.4	13.5	—	10.3	10.1	10.1	—	
35-39	582	489	484	1	4	93	91	1	1	10.1	10.7	10.7	—	6.9	8.0	7.9	—	
40-44	562	465	462	2	1	97	94	3	—	9.8	10.1	10.2	—	1.7	8.3	8.1	—	
45-49	455	382	377	1	4	73	72	1	—	7.9	8.3	8.4	—	6.9	6.2	6.2	—	
50-54	366	320	313	5	2	46	46	—	—	6.4	7.0	6.9	—	3.5	3.9	4.0	—	
55-59	241	207	203	2	2	34	34	—	—	4.2	4.5	4.5	—	3.5	2.9	2.9	—	
60-64	164	145	143	2	—	19	19	—	—	2.8	3.2	3.2	—	1.6	1.6	1.6	—	
65 and over	47	44	44	—	—	3	3	—	—	.8	1.0	1.0	—	.3	.3	.3	—	
Unknown	242	202	172	—	30	40	36	—	4	4.2	4.4	3.8	—	51.7	3.4	3.1	—	

¹ Base less than 50 cases.

FINANCIAL AND ECONOMIC DATA

BUREAU OF RESEARCH AND STATISTICS : DIVISION OF OLD-AGE BENEFITS RESEARCH

The financial data presented in this issue of the Bulletin contain information on operations under the Social Security Act during the first month of the new fiscal year. In most cases the beginning of the new fiscal year has not marked any substantial change in the level of financial operations under the different programs, but in a few instances some changes have occurred as a result of new appropriations.

The appropriations for the fiscal year 1938-39 are presented for the first time in table 1, together with appropriations and expenditures for the fiscal year 1937-38. Previous issues of the Bulletin show

corresponding information for the fiscal year 1936-37. A comparison of the new appropriations with those made during the 2 preceding fiscal years was contained in the June Bulletin. Total Federal appropriations under the Social Security Act for the present fiscal year are somewhat below those for the preceding period. This reduction, however, is for the most part a reflection of the reduced appropriation to the old-age reserve account.

Federal tax collections under titles VIII and IX of the Social Security Act are shown in table 2 according to the internal revenue districts in which the collections were made. This table shows col-

Table 1.—Federal appropriations and expenditures under the Social Security Act for the fiscal year 1937-38, and for the fiscal year 1938-39 as of July 30, 1938¹

Item	Fiscal year 1937-38		Fiscal year 1938-39	
	Appropriations ²	Expenditures to June 30, 1938 ³	Appropriations ²	Expenditures to July 30, 1938 ⁴
ADMINISTRATIVE EXPENSES				
Social Security Board:				
Salaries and expenses, and wage records.	\$10,500,000.00	\$19,613,584.38	\$22,300,000.00	\$1,913,573.44
Department of Commerce (Bureau of the Census):				
Salaries and expenses.	25,000.00	8,513.70	30,000.00	468.60
Department of Labor (Children's Bureau):				
Salaries and expenses.	306,000.00	336,379.18	320,000.00	26,356.55
Total, administrative expenses.	10,831,000.00	19,958,477.26	22,700,000.00	1,940,398.59
GRANTS TO STATES				
Social Security Board:				
Old-age assistance.	166,500,000.00	182,196,734.35	214,000,000.00	23,921,582.48
Unemployment compensation administration.	22,500,000.00	41,910,919.49	40,000,000.00	8,019,075.63
Aid to dependent children.	24,900,000.00	25,498,282.01	45,000,000.00	4,022,985.26
Aid to the blind.	5,200,000.00	5,161,249.06	8,000,000.00	678,782.06
Total, Social Security Board.	219,100,000.00	254,760,184.91	307,000,000.00	36,642,425.43
Department of Labor (Children's Bureau):				
Maternal and child-health services.	3,700,000.00	3,775,545.57	3,700,000.00	603,649.57
Services for crippled children.	2,800,000.00	2,691,940.82	2,800,000.00	347,569.68
Child-welfare services.	1,475,000.00	1,365,749.56	1,500,000.00	189,233.75
Total, Department of Labor.	7,975,000.00	7,833,235.95	8,000,000.00	1,140,453.00
Treasury Department (Public Health Service):				
Public-health work.	8,000,000.00	8,892,079.88	8,000,000.00	177,912.03
Total, grants to States.	235,075,000.00	271,494,500.74	323,000,000.00	37,960,700.46
Old-age reserve account (general fund) ⁵ .	500,000,000.00	387,000,000.00	360,000,000.00	38,000,000.00
Grand total.	745,906,000.00	678,452,978.00	705,700,000.00	77,901,189.05

¹ This table follows the form used by the Treasury Department in reporting appropriations and expenditures pursuant to the provisions of the Social Security Act. Certain funds appropriated pursuant to the act are not included here, because the Treasury does not segregate these funds from other funds appropriated for the same purposes. This is true of funds for vocational rehabilitation, for which there was appropriated \$1,800,000 for the fiscal year 1937-38 and \$1,800,000 for the fiscal year 1938-39 for grants to the States, and \$95,000 for 1937-38 and \$104,650 for 1938-39 for administration. The U. S. Public Health Service received appropriations of \$1,600,000 for 1937-38 and \$1,600,000 for 1938-39 for research and administration, in addition to the sums for grants to the States shown in this table.

² Excluding unexpended balance of appropriations for previous fiscal year.

³ On a checks-paid basis.

⁴ After transfer of funds to old-age assistance from appropriations for aid to dependent children and aid to the blind.

⁵ Including additional appropriation of \$3.5 million approved May 25, 1938.

⁶ Includes grants by the Social Security Board to States for employment service administration to meet the requirements of the unemployment compensation program.

⁷ For a statement of the reserve fund status as of July 30, 1938 (showing payments made and interest credited), see table 3.

Source: U. S. Treasury Department: Appropriations from the Office of the Commissioner of Accounts and Deposits, expenditures from the Daily Treasury Statement.

lections during the new fiscal year but omits collections in the fiscal year 1936-37 which have been shown in previous issues of the Bulletin. In comparison with June the employment taxes under title VIII rose appreciably in July as a result of the fact that taxes on employment during the second quarter of 1938 were first payable in July.

Collections during August probably will be even larger, since, as pointed out in earlier issues of the Bulletin, the major part of the collections under title VIII for a given quarter generally is received during the second month after the end of the quarter. The tendency to pay the taxes very late in the month and the accounting lag in handling the

Table 2.—Federal tax collections under titles VIII and IX of the Social Security Act, by internal revenue collection districts, fiscal years 1937-38 and 1938-39, and cumulative to July 30, 1938¹

[In thousands of dollars]

Internal revenue collection districts in—	Collections in the fiscal year 1937-38			Collections in the fiscal year 1938-39 to July 30, 1938			Cumulative collections to July 30, 1938		
	Total, titles VIII and IX	Under title VIII ²	Under title IX ³	Total, titles VIII and IX	Under title VIII ²	Under title IX ³	Total, titles VIII and IX	Under title VIII ²	Under title IX ³
	\$600,678.0	\$510,550.6	\$90,127.3	\$31,087.2	\$28,637.5	\$2,449.7	\$887,946.3	\$737,529.4	\$150,416.9
All States	\$600,678.0	\$510,550.6	\$90,127.3	\$31,087.2	\$28,637.5	\$2,449.7	\$887,946.3	\$737,529.4	\$150,416.9
Alabama	4,149.9	3,646.6	503.3	261.7	233.0	8.7	6,059.6	5,319.8	739.8
Arizona	988.4	898.6	89.9	66.6	65.4	1.2	1,467.8	1,330.7	137.1
Arkansas	1,669.2	1,373.3	295.9	81.5	77.5	4.0	2,636.2	1,959.6	676.7
California (2 districts)	34,706.8	30,970.5	3,736.3	1,309.3	1,219.9	89.4	49,326.2	43,613.5	5,712.7
Colorado	3,505.1	3,137.5	367.6	201.3	187.2	14.1	4,990.3	4,433.6	556.7
Connecticut	11,456.5	10,019.2	1,437.3	522.6	476.2	46.5	16,776.5	14,506.5	2,178.0
Delaware	3,407.9	2,840.3	567.6	163.9	94.2	69.7	5,170.5	4,064.3	1,106.2
Florida	4,027.9	3,288.3	730.6	263.7	262.7	11.1	6,652.6	4,938.9	1,713.6
Georgia	5,937.9	4,674.3	1,265.6	353.9	343.6	10.2	9,721.1	6,903.1	2,728.0
Hawaii	1,203.1	973.6	229.5	12.7	11.9	.8	1,918.1	1,366.7	551.4
Idaho	1,063.1	964.2	98.9	115.7	115.1	.6	1,570.3	1,419.8	150.5
Illinois (2 districts)	61,001.8	47,840.0	13,161.8	2,025.4	1,827.3	198.1	95,321.9	68,643.5	26,678.3
Indiana	10,020.9	8,927.1	1,093.8	1,013.6	978.1	35.5	15,186.4	13,537.8	1,645.6
Iowa	5,009.3	4,510.9	498.4	407.5	401.6	5.9	7,371.2	6,557.3	813.9
Kansas	3,192.1	2,430.0	762.1	304.1	295.5	8.8	5,236.6	3,658.3	1,578.3
Kentucky	4,573.3	3,884.3	689.1	278.0	270.5	7.5	6,673.6	5,604.0	1,069.6
Louisiana	4,152.1	3,687.6	464.5	275.7	267.4	8.2	6,019.6	5,321.5	698.1
Maine	2,342.0	2,099.2	242.8	114.7	113.1	1.5	3,346.5	2,998.1	348.5
Maryland (including District of Columbia)	10,357.1	8,813.3	1,543.8	986.3	960.8	25.5	15,514.1	13,195.9	2,318.2
Massachusetts	26,044.4	22,882.8	3,161.6	1,138.7	1,057.4	81.3	38,102.3	33,295.7	4,806.6
Michigan	36,955.6	33,023.0	3,932.7	962.2	900.0	62.2	52,032.3	46,275.5	5,756.8
Minnesota	8,999.5	7,615.7	1,383.8	387.2	373.7	13.5	13,089.2	10,779.0	2,310.1
Mississippi	1,356.1	1,233.2	122.9	117.4	116.3	1.1	1,952.9	1,776.0	176.9
Missouri (2 districts)	17,224.0	13,141.1	4,082.9	1,172.5	1,044.8	127.7	27,800.3	19,541.5	8,238.9
Montana	1,147.9	953.2	194.7	82.2	75.8	6.4	1,800.6	1,356.7	443.9
Nebraska	3,185.2	2,412.2	773.0	150.8	145.0	5.7	4,999.5	3,412.7	1,586.8
Nevada	697.6	586.0	111.5	28.4	28.2	.2	1,135.7	900.8	234.0
New Hampshire	1,489.1	1,349.4	139.6	160.5	155.1	5.4	2,280.6	2,070.8	210.1
New Jersey (2 districts)	20,841.7	18,508.2	2,333.6	712.3	680.9	31.4	29,136.4	25,664.1	3,472.3
New Mexico	591.5	547.4	44.1	50.0	49.3	.7	856.8	793.3	63.6
New York (6 districts)	136,414.3	109,763.0	26,651.3	8,338.5	7,167.9	1,170.6	201,223.6	160,147.0	41,076.6
North Carolina	6,599.4	5,856.8	742.6	411.5	397.5	13.9	9,660.4	8,535.5	1,124.9
North Dakota	508.9	445.6	63.3	71.4	68.3	3.1	856.6	680.4	176.2
Ohio (4 districts)	39,975.0	35,265.0	4,710.0	2,227.6	2,083.5	144.1	58,818.1	51,710.6	7,107.5
Oklahoma	5,643.6	5,049.0	594.5	128.4	123.6	4.8	7,929.3	6,956.3	973.0
Oregon	3,697.6	3,304.2	393.3	261.2	253.7	7.4	5,361.3	4,752.0	600.3
Pennsylvania (3 districts)	57,629.1	51,119.7	6,509.4	2,444.7	2,338.4	106.4	83,529.1	73,805.3	9,663.8
Rhode Island	3,871.4	3,638.2	33.2	292.4	292.3	.1	5,886.7	5,606.0	281.6
South Carolina	2,760.9	2,574.4	186.5	122.0	116.6	5.4	3,929.5	3,624.3	305.3
South Dakota	550.9	542.3	8.6	49.5	49.0	.5	818.7	784.2	34.5
Tennessee	5,219.6	4,552.8	666.8	271.7	262.1	9.6	7,594.8	6,585.3	1,000.5
Texas (2 districts)	13,830.5	12,370.5	1,460.0	1,062.2	1,025.5	36.7	19,771.5	17,669.0	2,102.5
Utah	1,362.7	1,230.4	132.3	72.4	71.5	.8	1,978.1	1,764.8	212.2
Vermont	955.3	849.7	105.7	74.7	70.9	3.8	1,415.2	1,258.1	157.0
Virginia	5,461.6	4,753.9	707.8	356.3	344.6	11.7	7,967.9	6,852.9	1,118.1
Washington (including Alaska)	7,354.6	6,015.3	1,339.3	339.3	324.4	15.0	11,550.6	8,445.3	3,103.3
West Virginia	5,107.5	4,583.6	523.9	202.6	195.9	6.8	7,360.0	6,609.5	750.5
Wisconsin	11,874.3	10,730.6	1,143.7	592.6	569.5	23.1	17,243.8	15,567.4	1,676.4
Wyoming	563.9	474.9	89.1	47.8	44.9	2.9	905.2	695.7	205.5

¹ These data are based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department and therefore are slightly different from the tax figures shown in table 5, which are based on Daily Treasury Statements. The amounts listed in this table represent collections made in the internal revenue collection districts in the respective States and covered into the U. S. Treasury. An amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

² "Tax with respect to employment." Effective Jan. 1, 1937, based on wages for employment as defined in sec. 811 of the Social Security Act, payable by both employer and employee.

³ "Tax on employers of 8 or more." Effective Jan. 1, 1936, based on wages for employment as defined in sec. 907 of the Social Security Act, payable by employers only. The sums here recorded represent taxes paid after deduction of credits for amounts paid into State unemployment funds in States having unemployment compensation laws certified for the taxable year by the Social Security Board. During part of the period to which these figures apply, employers were not able to claim these credits in some States whose unemployment compensation laws had not yet been certified by the Social Security Board.

Source: U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits.

collections by the Bureau of Internal Revenue cause the larger part of the receipts to be recorded in this second month.

The receipt of \$2.4 million under title IX in July, as compared with the \$0.7 million during June, is caused by the fact that the second installment under title IX on pay rolls for the calendar year 1937 was payable in July.

Table 3 shows the operations of the old-age reserve account through July 30, including the new appropriation and the transfer made to the account in July. On July 1, the beginning of the new fiscal year, the appropriation available to the reserve account totaled \$473 million. This was made up of the unexpended appropriation of \$113 million from the last fiscal year and the new appropriation of \$360 million. The President's revised budget statement of July 21 allocated \$410 million of this appropriation for transfer during the current fiscal year. On the first of July \$38 million was transferred from the appropriation to the old-age reserve account. This sum is a little less than one-twelfth of the year's appropriation. The total amount transferred was invested in 3-percent special Treasury notes. This addition to the investment holdings of the reserve account during July increased total holdings to slightly more than \$700 million. Checks issued by the Treasury for

lump-sum payments under the old-age insurance program amounted to \$780,000 in July or slightly less than the June payments of \$831,000.

The operations in connection with the unemployment trust fund during the fiscal year 1937-38 and during July of the new fiscal year, are shown in table 4. Withdrawals from the fund in July exceeded deposits by about 3 percent. As a result, no increase occurred during the month in the amount of special certificates of indebtedness held by the Treasury for the account of the fund; the slight excess of withdrawals over deposits was met through a reduction in the disbursing account. In interpreting the relationship between total deposits and total withdrawals during any month, it should be remembered that more than half the States are collecting taxes on a quarterly rather than a monthly basis, with the result that there is considerable irregularity from month to month in the amounts deposited by the States in the Treasury. Similarly, the portion of the fund derived from interest on investments is credited quarterly. In comparing total deposits and withdrawals, it should also be kept in mind that at the present time not all States have begun to pay benefits, so that withdrawals are made currently by only a part of the States. During July, 3 States—Iowa, Michigan, and South Carolina—made their first

Table 3.—Status of the old-age reserve account, by months, January 1937-July 1938

Month	Appropriation balance on first of month ¹	Transfers from appropriation to account	Interest received by account	3-percent special Treasury notes acquired	Deposits with disbursing officer for benefit payments	Benefit payments	Cash with disbursing officer at end of month
1937							
January	\$265,000,000.00	\$45,000,000		\$45,000,000		\$0.00	\$0.00
February	220,000,000.00	45,100,000		45,000,000	\$100,000.00	.00	100,000.00
March	174,900,000.00	45,000,000		45,000,000		.00	100,000.00
April	129,900,000.00	45,000,000		45,000,000		229.79	99,770.21
May	84,900,000.00	45,000,000		45,000,000		7,065.20	92,705.01
June	39,900,000.00	39,900,000		\$2,261,810.97	42,100,000	19,674.36	73,030.65
July	500,000,000.00	42,000,000	(4)	41,000,000	\$1,061,810.97	46,357.05	1,068,434.57
August	458,000,000.00	41,000,000		41,000,000		108,080.84	980,403.73
September	417,000,000.00	41,000,000		41,000,000		90,472.23	880,931.50
October	376,000,000.00	41,000,000		41,000,000		109,348.62	711,582.88
November	335,000,000.00	41,000,000		41,000,000		263,972.09	447,610.19
December	294,000,000.00	43,000,000		41,000,000	2,000,000.00	302,274.87	2,145,335.32
1938							
January	251,000,000.00	41,000,000		41,000,000		581,004.99	1,564,330.33
February	210,000,000.00	41,000,000		41,000,000		602,215.64	962,114.69
March	169,000,000.00	43,000,000		41,000,000	2,000,000.00	736,132.95	2,225,981.74
April	126,000,000.00	10,800,000		10,800,000	3—23.35	841,022.47	1,384,935.92
May	115,200,023.35	2,200,000		0	\$2,199,921.36	823,297.05	2,761,560.23
June	113,000,101.99	0	15,412,232.89	15,400,000	—36.56	830,883.47	1,930,620.20
July	473,012,391.44	38,000,000		38,000,000	—134.05	779,513.08	1,150,973.07
Cumulative to July 30	435,012,525.49	690,000,000	17,674,043.86	700,300,000	7,361,518.37	6,210,545.30	1,150,973.07

¹ On the books of the Bookkeeping and Warrants Division of the Treasury Department. \$265,000,000 appropriated to the old-age reserve account for the fiscal year 1936-37, \$500,000,000 for the fiscal year 1937-38, and \$360,000,000 for the fiscal year 1938-39. See footnote 3 for explanation of additions to appropriation.

² \$61,810.97 of the interest earned during the first 6 months was held as an appropriation balance until July 1937, at which time it was transferred to the disbursing officer.

³ Collections of improper payments made to claimants have been deducted and transferred to appropriation.

Source: Computed from data furnished by the Daily Treasury Statements.

withdrawals from the unemployment trust fund, bringing to 28 the total number of States which had made at least 1 withdrawal by the end of that month.

Attention should be called to the fact that in the unemployment trust fund table in the August Bulletin, which shows the status of the fund as of June 30, 1938, the figures for deposits and for the balances in the account of each State include the refunds made to 13 States, Alaska, and Hawaii in accordance with provisions of the Second

Deficiency Appropriation Act. The refunds, amounting to \$40,561,886.43, were authorized to eliminate tax differences among States caused by delay in enacting unemployment compensation laws in some States. The amounts authorized for return to each State are shown on page 78 of the July Bulletin.

In table 5 are shown total receipts and expenditures of the Federal Government, together with receipts and expenditures under the Social Security Act and all other Federal receipts and

Table 4.—Status of the unemployment trust fund as of July 30, 1938

State	Contributions first collectible on pay rolls for 1	Balance as of June 30, 1937	Fiscal year 1937-38				Fiscal year 1938-39 2		
			Contributions deposited	Interest credited	Withdrawals 3	Balance as of June 30, 1938	Contributions deposited July 1-30, 1938	Withdrawals July 1-30, 1938	Balance as of July 30, 1938
Total		\$313,602,561.52	\$748,813,895.53	\$15,172,022.11	\$195,720,000.00	\$881,868,479.16	\$42,468,296.67	\$43,825,000.00	\$880,511,775.83
Alabama	1936	4,911,753.12	6,627,909.79	184,428.43	4,250,000.00	7,474,091.34	0	750,000.00	6,721,091.34
Alaska	1937		498,958.23	3,623.36		502,581.59	10,806.22		513,387.81
Arizona	1936	930,784.65	1,815,356.24	39,169.71	1,200,000.00	1,585,310.60	0	175,000.00	1,410,310.60
Arkansas	1937		3,575,206.47	40,550.14		3,615,756.61	134,243.39		3,750,000.00
California	1936	27,909,344.34	63,495,000.00	1,470,081.18	12,200,000.00	80,674,425.52	1,362,000.00	2,400,000.00	79,636,425.52
Colorado	1936	2,309,943.41	4,035,587.42	109,492.72		6,455,023.55	83,046.57		6,538,070.12
Connecticut	1936	8,446,814.60	12,153,000.00	308,356.68	8,230,000.00	12,658,171.28	230,000.00	1,500,000.00	11,388,171.28
Delaware	1937		2,801,083.16	21,716.99		2,823,400.15	38,631.31		2,862,031.46
District of Columbia	1936	3,528,047.77	5,177,939.64	141,647.08	825,000.00	8,022,634.49	513,927.01	150,000.00	8,386,561.50
Florida	1937		6,995,820.77	57,707.18		7,053,527.95	50,000.00		7,103,527.95
Georgia	1937		10,767,192.82	91,905.17		10,859,097.99	700,000.00		11,559,097.99
Hawaii	1937		2,148,537.76	16,078.28		2,164,616.04	92,737.48		2,257,353.52
Idaho	1936	904,010.47	1,596,933.38	44,153.01		2,545,096.86	148,378.41		2,693,475.27
Illinois	1937		84,314,013.81	464,422.54		84,778,436.35	2,500,000.00		87,278,436.35
Indiana	1936	14,058,452.89	15,135,803.50	544,966.71	2,500,000.00	27,239,223.10	3,061,423.90	3,750,000.00	26,550,647.00
Iowa	1936	2,756,610.16	7,000,000.00	163,112.50		9,919,722.75	100,000.00		9,769,722.75
Kansas	1937		7,122,280.08	78,795.43		7,201,075.51	255,561.20		7,455,636.71
Kentucky	1936	2,510,459.81	10,682,000.00	219,047.99		13,411,507.80	100,000.00		13,511,507.80
Louisiana	1936	3,824,169.43	7,475,000.00	176,949.09	1,750,000.00	9,726,118.52	900,000.00	475,000.00	10,151,118.52
Maine	1936	1,860,889.88	3,050,000.00	72,428.21	2,700,000.00	2,283,318.09	100,000.00	400,000.00	1,983,318.09
Maryland	1936	3,016,919.51	9,800,000.00	181,963.59	6,300,000.00	6,698,883.10	2,000,000.00	1,000,000.00	7,698,883.10
Massachusetts	1936	18,869,145.19	30,300,000.00	888,931.07	15,000,000.00	44,058,076.26	1,550,000.00	4,000,000.00	41,608,076.26
Michigan	1936	13,131,614.88	47,986,250.15	915,648.11		62,033,523.14	2,744,745.70	2,500,000.00	62,278,258.84
Minnesota	1936	4,729,730.48	11,700,000.00	231,688.86	5,500,000.00	11,161,419.34	200,000.00	1,000,000.00	10,361,419.34
Mississippi	1936	1,146,582.13	2,107,596.67	53,114.26	630,000.00	2,657,293.06	201,000.00	200,000.00	2,658,293.06
Missouri	1937		21,094,668.20	145,029.36		21,242,697.56	1,300,000.00		25,542,697.56
Montana	1937		3,050,697.20	33,037.21		3,083,734.41	0		3,083,734.41
Nebraska	1937		4,801,135.90	37,823.51		4,838,959.41	240,000.00		5,078,959.41
Nevada	1937		1,028,946.31	12,084.56		1,041,030.87	17,750.29		1,058,781.16
New Hampshire	1936	2,300,138.55	3,054,871.43	86,463.48	2,070,000.00	3,371,473.46	199,631.07	300,000.00	3,271,104.33
New Jersey	1936	16,635,414.88	27,176,000.00	722,521.95		44,533,936.83	615,000.00		45,148,936.83
New Mexico	1936	654,159.04	975,000.00	28,701.88		1,657,860.92	100,000.00		1,757,860.92
New York	1936	56,663,174.64	90,800,000.00	2,184,506.42	60,000,000.00	99,647,681.06	12,950,000.00	6,000,000.00	106,597,681.06
North Carolina	1936	5,552,855.72	8,255,000.00	206,067.64	5,575,000.00	8,438,923.36	560,000.00	1,875,000.00	7,123,923.36
North Dakota	1937		1,263,116.11	13,135.64		1,276,251.75	75,000.00		1,351,251.75
Ohio	1936	17,119,822.46	52,102,364.27	1,173,458.70		70,395,645.43	1,241,023.05		71,636,668.48
Oklahoma	1936	3,527,980.14	6,080,000.00	156,611.72		9,764,591.86	500,000.00		10,264,591.86
Oregon	1936	3,351,296.64	5,184,881.46	119,389.84	4,000,000.00	4,655,567.94	492,776.34	400,000.00	4,745,344.28
Pennsylvania	1936	38,004,190.67	65,522,000.00	1,527,735.83	38,500,000.00	66,553,926.50	1,359,000.00	11,000,000.00	56,912,926.50
Rhode Island	1936	4,505,597.43	7,207,179.25	155,046.84	6,800,000.00	5,067,823.54	640,704.19	800,000.00	4,908,527.73
South Carolina	1936	2,517,695.89	3,525,000.00	103,101.08		6,145,796.97	400,000.00	200,000.00	6,345,796.97
South Dakota	1936	473,367.73	870,000.00	23,672.77		1,367,040.50	150,000.00		1,517,040.50
Tennessee	1936	3,818,051.16	6,620,000.00	158,400.99	3,500,000.00	7,096,452.15	0	1,000,000.00	6,096,452.15
Texas	1936	10,658,749.45	18,810,000.00	462,744.10	4,200,000.00	25,731,493.55	1,325,000.00	1,000,000.00	26,065,493.55
Utah	1936	1,122,597.42	2,190,000.00	48,291.01	1,725,000.00	1,635,888.43	220,000.00	200,000.00	1,655,888.43
Vermont	1936	660,644.80	1,273,729.43	29,270.81	575,000.00	1,388,645.04	121,522.45	50,000.00	1,460,167.49
Virginia	1936	4,321,153.45	7,475,000.00	183,336.92	2,950,000.00	9,029,490.37	150,000.00	700,000.00	8,479,490.37
Washington	1937		12,975,602.61	134,744.43		13,110,347.04	650,000.00		13,760,347.04
West Virginia	1936	3,612,222.38	10,078,000.00	176,815.21	8,600,000.00	5,267,037.59	751,000.00	1,050,000.00	4,968,037.59
Wisconsin	1934	23,258,176.35	15,406,155.72	709,282.27	6,100,000.00	33,273,614.34	1,298,388.09	700,000.00	33,572,002.43
Wyoming	1937		1,632,467.75	17,769.54		1,650,237.29	35,000.00		1,685,237.29

¹ Contributions payable under State unemployment compensation laws. Contributions from employers are collectible in all States; in addition, the following States require employee contributions on wages earned: Alabama, California, Kentucky, Louisiana, Massachusetts, New Jersey, Rhode Island. (Employer contributions in Massachusetts have been suspended for the period July 1, 1938-June 30, 1939.)

² Represents withdrawals since Jan. 1, 1938, except in the case of Wisconsin, which had withdrawn \$2,250,000 previous to that date.

³ Interest is credited at the end of each quarter of the fiscal year.

Source: Computed from data furnished by the U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits.

expenditures. In the month of July tax receipts under the Social Security Act amounted to approximately 10 percent of total receipts of the Federal Government, while total expenditures under the act, as compared with total governmental expenditures, exceeded this percentage by only a fractional amount. This table also shows the relative size of the holdings of Government obligations by the old-age reserve account and unemployment trust fund as compared with all other outstanding Government obligations. At the end of July these two reserves held 4.2 percent of the total debt of the United States Government.

Because of the close relationship that may be expected to exist in the future between the social security reserves—particularly the old-age reserve account—and the public debt of the United States, current public-debt operations are of interest to students of social security financing. Accordingly,

a brief résumé of recent financial operations is presented below and will be continued from time to time. During the month of July practically no change occurred in the gross debt, although the total Federal interest-bearing debt increased by \$66 million. At the same time various Government trust funds and accounts, including the social security reserves, absorbed \$134.7 million of nonpublicly offered interest-bearing obligations. The changes that occurred in the debt may be summarized as follows: Treasury bills decreased \$100.7 million, and adjusted service bonds (1945 series) decreased \$4.7 million. The net increase in interest-bearing debt can be accounted for through the sale of United States Savings Bonds of \$36.8 million and through the difference between the amount of new obligations absorbed by the various Government agencies and trust funds on the one hand and the two reductions mentioned

Table 5.—Receipts, expenditures, and issues under the Social Security Act, and total governmental receipts, expenditures, and debt, totals for fiscal years ended June 30, 1936, June 30, 1937, and June 30, 1938, and by months, July 1937–July 1938

[In millions of dollars]

Fiscal year and month	Receipts of the Federal Government			Expenditures ¹ of the Federal Government			General fund balance	Amount of and changes in public debt									
	Total, all sources	Taxes under the Social Security Act ¹	All other	Under the Social Security Act				Excess receipts (+) or expenditures (-)	Total	Amount of public debt		Monthly changes (+) or (-) in public debt					
				Grants to States and administrative expense	Transfers to old-age reserve account	All other				Exclusive of social security issues	Social security issues for—	Old-age reserve account	Unemployment trust fund				
Total, 1935-36	\$4,116		\$4,116	\$8,477	\$28		\$8,449	-\$4,361	+\$840	\$33,779	\$33,760	\$19	+\$5,078	+\$5,059	+\$19		
Total, 1936-37	5,294	\$252	5,042	8,001	183	\$265	7,553	-2,707	-128	36,425	35,846	\$267	312	+2,646	+2,086	+\$267	+293
Total, 1937-38	6,242	604	5,638	7,701	291	387	7,023	-1,459	-338	37,165	35,631	662	872	+740	-215	+395	+560
July	409	53	356	659	29	42	588	-250	+\$85	36,716	36,067	305	341	+291	+221	+41	+29
August	453	60	393	556	17	41	498	-103	+\$263	37,045	36,286	349	410	+329	+219	+41	+69
September	788	50	728	681	10	41	630	+107	-43	36,875	36,027	390	458	-170	-259	+41	+48
October	333	52	281	615	40	41	534	-282	-184	36,956	36,029	431	496	+81	+2	+41	+38
November	327	36	291	542	31	41	470	-215	-68	37,094	36,048	472	574	+138	+19	+41	+78
December	865	69	796	730	13	43	674	+135	+365	37,279	36,141	513	625	+185	+93	+41	+51
January	335	57	278	566	45	41	480	-231	-23	37,453	36,250	554	649	+174	+109	+41	+24
February	349	80	269	512	18	41	453	-163	+25	37,633	36,304	595	734	+180	+54	+41	+85
March	950	3	956	759	9	43	707	+200	+166	37,556	36,176	636	744	-77	-128	+41	+10
April	273	33	240	686	32	11	643	-413	-451	37,510	36,122	647	741	-46	-54	+11	-3
May	375	105	270	575	22	2	551	-200	-122	37,422	35,949	647	826	-88	-173	0	+85
June	774	5	769	821	24	0	797	-47	-351	37,165	35,631	662	872	-257	-318	+15	+46
Total, 1938-39 to July 30, 1938	311	31	280	762	40	38	684	-451	-100	37,191	35,619	700	872	+26	-12	+38	0
July	311	31	280	762	40	38	684	-451	-100	37,191	35,619	700	872	+26	-12	+38	0

¹ Federal tax receipts under titles VIII and IX of the Social Security Act. These data are from the Daily Treasury Statements and therefore are different from the tax collections in table 2 which are based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department.

² Exclusive of public debt retirement. On a checks-paid basis, i. e., checks cashed and returned to the U. S. Treasury.

Source: Computed from data furnished by the Daily Treasury Statements.

Table 6.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department in the fiscal year 1937-38 and in the fiscal year 1938-39 to July 30, 1938¹

[In thousands of dollars]

State	Fiscal year 1937-38, total grants	Fiscal year 1938-39 to July 30, 1938								
		Total grants	Social Security Board			Department of Labor ²			Treasury Depart- ment ⁴	
			Old-age assistance	Aid to dependent children	Aid to the blind	Unemploy- ment com- pensation adminis- tration ³	Maternal and child- health services	Services for crippled children		
Total, all participating States	\$274,956.9	\$36,548.8	\$21,262.6	\$3,507.2	\$513.6	\$8,284.1	\$803.6	\$491.0	\$345.2	\$1,351.5
Alabama	2,599.6	407.6	106.2	43.8	3.8	139.0	29.6	26.7	11.9	46.7
Alaska	252.8	52.5	27.6	(⁵)	(⁵)	6.2	7.9	1.2	.7	5.9
Arizona	1,417.3	298.4	147.7	32.5	6.1	65.9	14.2	12.1	6.2	13.7
Arkansas	1,804.9	282.7	169.9	27.3	5.4	51.3	14.5	7.5	6.8	0
California	25,545.7	2,181.5	1,902.8	144.3	93.4	12.1	23.1	0	5.8	0
Colorado	6,494.2	1,045.9	891.0	82.0	18.7	29.8	7.5	12.7	4.2	0
Connecticut	3,845.4	573.1	196.5	(⁵)	0	338.1	11.7	2.2	3.7	20.8
Delaware	496.3	74.8	15.8	5.5	(⁵)	33.8	11.0	0	1.8	4.9
District of Columbia	1,188.6	182.8	44.6	19.9	2.9	101.9	10.9	(⁵)	2.7	0
Florida	2,918.4	274.2	223.2	(⁵)	4.0	0	12.5	(⁵)	6.1	24.4
Georgia	2,340.6	421.1	188.9	42.7	7.6	51.1	29.3	22.7	12.2	66.6
Hawaii	498.8	113.6	24.0	29.9	0	27.8	7.4	7.2	2.9	14.5
Idaho	1,687.3	317.6	188.0	42.7	6.6	64.0	9.2	3.2	0	3.8
Illinois	14,977.1	1,386.1	1,143.3	(⁵)	(⁵)	197.1	35.6	0	10.0	0
Indiana	8,072.2	1,224.0	429.0	150.5	25.7	534.3	12.9	18.6	13.4	30.8
Iowa	5,697.0	1,298.8	1,011.5	(⁵)	22.2	193.0	9.7	12.8	7.7	41.9
Kansas	2,192.8	663.8	477.8	102.3	13.5	0	18.3	17.7	4.8	29.4
Kentucky	2,844.2	385.1	203.2	(⁵)	(⁵)	80.0	21.1	21.2	10.6	49.0
Louisiana	3,289.2	668.1	285.0	155.8	7.7	150.3	20.6	(⁵)	10.5	33.3
Maine	1,452.7	442.5	235.4	33.3	32.3	106.9	8.5	5.1	5.0	16.0
Maryland	3,943.2	541.1	158.5	86.0	7.0	257.3	13.3	11.9	6.4	0
Massachusetts	15,083.4	603.1	* -3.2	0	23.3	575.9	18.4	19.1	1.7	55.0
Michigan	10,128.7	2,304.0	1,407.2	139.0	11.1	667.7	20.6	0	1.5	55.9
Minnesota	10,578.8	840.4	666.8	72.3	9.0	7.4	17.0	19.8	8.6	39.5
Mississippi	1,060.1	281.9	142.8	(⁵)	(⁵)	62.7	20.6	4.0	6.4	45.4
Missouri	7,090.6	875.8	728.4	82.8	(⁵)	7.1	28.4	19.0	10.1	0
Montana	1,840.6	396.4	279.1	42.4	0	29.7	11.2	12.4	4.5	17.1
Nebraska	2,877.2	585.5	435.5	80.6	9.1	37.7	5.6	13.1	6.9	0
Nevada	438.2	46.1	30.9	(⁵)	(⁵)	0	11.9	.5	2.8	0
New Hampshire	1,100.8	123.6	* -5	0	0	97.3	8.3	3.9	2.9	11.7
New Jersey	4,685.2	1,007.0	453.4	238.7	13.4	212.8	19.7	13.6	5.4	40.9
New Mexico	729.1	97.2	26.3	13.9	1.8	24.0	10.4	(⁵)	3.4	17.3
New York	26,117.0	4,612.2	2,303.9	812.9	32.8	1,337.3	36.6	21.0	9.3	58.2
North Carolina	3,295.4	489.8	295.3	97.0	26.8	0	35.2	24.1	11.4	0
North Dakota	1,088.4	176.8	135.5	0	0	19.2	8.3	8.4	5.3	0
Ohio	18,575.8	255.8	* -64.3	0	0	210.4	0	0	20.0	89.7
Oklahoma	5,788.9	643.3	437.3	64.0	22.0	67.3	22.6	16.6	13.6	0
Oregon	3,201.8	419.6	227.9	24.4	8.0	137.3	8.9	(⁵)	5.8	7.4
Pennsylvania	24,139.6	3,538.4	2,017.5	450.0	0	937.2	0	0	17.5	116.2
Rhode Island	1,633.6	342.6	120.3	25.0	(⁵)	167.1	6.0	7.0	3.3	14.0
South Carolina	1,729.8	587.0	305.5	60.2	13.7	101.3	24.4	15.3	8.5	40.0
South Dakota	1,541.4	422.5	368.2	(⁵)	1.7	19.5	11.9	9.8	4.7	6.7
Tennessee	3,080.9	438.9	163.3	71.8	9.0	141.2	23.5	(⁵)	3.3	20.9
Texas	12,841.6	1,262.9	823.2	(⁵)	(⁵)	229.0	53.2	48.8	16.2	92.5
Utah	2,570.6	523.3	354.9	57.5	6.3	63.1	16.3	6.8	3.3	15.0
Vermont	874.2	126.3	42.3	4.1	2.4	51.7	8.0	4.4	3.9	9.5
Virginia	1,179.6	234.4	(⁵)	(⁵)	(⁵)	169.5	23.7	(⁵)	10.8	30.4
Washington	6,573.2	1,052.3	873.9	90.7	32.3	50.1	0	(⁵)	5.3	0
West Virginia	3,594.3	458.3	147.9	51.7	7.6	213.3	7.6	15.4	6.4	8.6
Wisconsin	7,296.2	798.7	437.9	103.2	23.7	186.1	13.9	24.8	9.1	0
Wyoming	663.2	76.2	35.8	6.9	2.8	20.9	2.8	.4	(⁵)	6.7

¹ Checks issued by the Treasury Department during the given periods for Federal grants to States under the Social Security Act, not including Federal funds for vocational rehabilitation under title V, pt. 4, which are merged with other Federal funds provided for this purpose. For any given period, amounts reported in this table will differ from those reported in tables 7 and 8 showing amounts certified by the Social Security Board to the Secretary of the Treasury for payment to the States, since sums certified by the Board are attributed to the quarter for which they were provided. The Board may certify amounts to be granted for the current period of operation, for future periods, or for prior periods in which programs approved by the Board were in effect. Payments therefore, are not necessarily made within the period for which the funds are certified.

² Includes grants by the Social Security Board to States for employment service administration to meet the requirements of the unemployment compensation program; as of July 30, 1938, such grants had been made to 29 States in which benefits were payable or were soon to become payable.

³ Administered by the U. S. Children's Bureau.

⁴ Administered by the U. S. Public Health Service.

⁵ No plan approved by the Social Security Board.

⁶ Plan approved in August.

⁷ No plan approved by the chief of the U. S. Children's Bureau.

⁸ Refund of unexpended grants for the fiscal year 1937-38.

Source: Amount of grants computed from data furnished by the U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits.

Table 7.—Federal grants to States for public assistance: Advances for the fiscal year 1937-38 certified¹ by the Social Security Board to the Secretary of the Treasury and advances authorized and certified as of Aug. 31, 1938, for the first quarter of the fiscal year 1938-39

[In thousands of dollars]

State	Advances authorized and certified by the Social Security Board as of Aug. 31, 1938, for direct assistance and administration of public assistance							
	Total advances certified for the fiscal year 1937-38				Advances authorized and certified ² for first quarter of fiscal year 1938-39			
	Total	Old-age assistance	Aid to dependent children	Aid to the blind	Total	Old-age assistance	Aid to dependent children	Aid to the blind
Total	\$209,446.8	\$179,180.5	\$25,068.5	\$5,167.8	\$59,141.7	\$50,712.8	\$7,244.8	\$1,184.1
Alabama	1,239.0	908.2	311.0	19.8	452.6	338.3	105.8	8.5
Alaska	144.5	144.5	(1)	(1)	45.4	45.4	(1)	(1)
Arizona	930.9	657.2	236.4	37.3	301.5	237.8	53.8	9.9
Arkansas	1,313.9	1,061.5	209.1	43.3	333.5	274.9	49.0	9.6
California	19,745.3	17,346.8	1,428.0	970.5	6,051.4	5,384.5	396.3	270.6
Colorado	6,208.7	5,665.8	452.1	90.8	1,521.9	1,373.1	121.7	27.1
Connecticut	2,267.4	2,267.4	(1)	0	593.6	593.6	(1)	(1)
Delaware	261.1	195.6	62.5	(1)	62.7	47.2	15.5	(1)
District of Columbia	625.4	424.4	180.4	20.6	186.5	122.6	56.3	7.6
Florida	2,264.6	2,192.8	(1)	71.8	637.8	617.6	(1)	20.2
Georgia	1,841.2	1,474.4	310.3	56.5	585.8	454.6	110.9	20.3
Hawaii	266.9	130.7	127.9	8.3	70.6	37.3	42.3	0
Idaho	1,420.5	1,116.6	264.5	39.4	361.4	285.5	65.9	10.0
Illinois	12,855.7	12,855.7	(1)	(1)	3,429.1	3,429.1	(1)	(1)
Indiana	5,730.8	4,046.7	1,432.2	252.9	1,715.0	1,233.6	415.3	66.1
Iowa	5,072.7	4,981.1	(1)	91.6	1,565.5	1,526.0	(1)	39.5
Kansas	1,840.6	1,433.9	342.0	64.7	865.9	688.7	153.6	23.6
Kentucky	1,982.2	1,982.2	(1)	(1)	573.5	573.5	(1)	(1)
Louisiana	2,325.8	1,559.8	751.0	15.0	662.4	418.4	232.1	11.9
Maine	782.0	445.0	185.3	151.7	462.0	364.8	49.7	47.5
Maryland	2,630.7	1,699.9	855.0	75.8	744.6	462.7	263.6	18.3
Massachusetts	11,955.4	10,883.0	945.3	127.1	3,357.8	2,991.7	330.8	35.3
Michigan	8,328.3	6,570.8	1,663.1	64.4	2,302.6	2,007.9	277.3	17.4
Minnesota	8,496.4	7,839.0	585.4	72.0	2,152.9	1,903.6	169.6	19.7
Mississippi	425.1	425.1	(1)	(1)	216.1	216.1	(1)	(1)
Missouri	6,210.7	5,983.9	226.8	(1)	1,896.0	1,726.8	169.2	(1)
Montana	1,586.3	1,435.2	140.9	10.2	476.7	413.1	63.6	0
Nebraska	2,624.3	2,092.8	476.5	55.0	775.4	642.8	117.8	14.8
Nevada	236.6	(1)	(1)	74.0	74.0	(1)	(1)	0
New Hampshire	614.3	521.2	55.0	38.1	0	0	0	0
New Jersey	3,843.9	2,619.5	1,152.4	72.0	1,101.1	725.0	355.4	20.7
New Mexico	434.4	273.7	142.1	18.6	82.0	51.3	27.3	3.4
New York	18,122.6	14,092.8	3,734.7	295.1	4,877.3	3,549.0	1,262.7	65.6
North Carolina	1,684.4	1,190.1	340.4	153.9	638.3	452.7	144.0	41.6
North Dakota	804.6	699.7	104.9	0	222.1	206.5	15.6	0
Ohio	15,618.4	13,859.2	1,349.5	400.7	4,898.3	4,416.2	366.3	115.8
Oklahoma	6,648.5	5,870.5	655.0	123.0	1,345.7	1,265.5	55.9	24.3
Oregon	2,147.7	1,929.9	153.3	64.5	691.3	618.7	52.4	20.2
Pennsylvania	16,462.5	12,880.5	2,609.0	973.0	3,743.8	3,068.8	675.0	(1)
Rhode Island	771.2	643.9	127.3	(1)	220.8	181.9	38.9	(1)
South Carolina	1,010.8	828.3	138.7	43.8	554.0	436.1	97.3	20.6
South Dakota	1,308.5	1,300.6	(1)	7.9	532.3	528.6	(1)	3.7
Tennessee	1,706.8	1,087.8	567.0	52.0	797.5	564.0	201.3	32.2
Texas	9,375.7	9,375.7	(1)	(1)	2,412.6	2,412.6	(1)	(1)
Utah	2,170.6	1,709.5	331.7	39.4	632.1	535.1	87.4	9.6
Vermont	471.6	424.8	31.0	15.8	141.6	131.1	6.8	3.7
Virginia	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Washington	6,184.1	5,148.7	863.8	171.6	1,501.8	1,299.1	154.1	48.6
West Virginia	2,241.6	1,737.0	436.6	68.0	567.9	409.3	137.9	20.7
Wisconsin	5,704.2	4,444.7	1,007.2	252.3	1,574.5	1,217.9	288.5	68.1
Wyoming	507.4	393.8	83.2	30.4	123.5	98.2	17.9	7.4

¹ Advances from Federal funds certified as of the given date by the Social Security Board for a specified quarter for direct assistance and administration of payments to recipients, which include payments to recipients from Federal, State, and local funds and exclude administrative expense.

² All advances authorized for the 1st quarter of 1938-39 had been certified as of Aug. 31, 1938, with the following exception: \$1,555.1 of the sums authorized for Ohio had not yet been certified as of Aug. 31. The amounts which had not been certified as of that date for the different plans are as follows: Old-age assistance, \$1,374.1; aid to dependent children, \$139.5; aid to the blind, \$41.5. These amounts are also included in the totals for the United States.

³ No plan approved by the Social Security Board.

⁴ On Aug. 30, 1938, Connecticut's plan for aid to the blind, for which Federal funds had not been requested since July 1, 1938, was withdrawn by the State as of July 1, 1938.

⁵ Plan approved by the Social Security Board Aug. 30, 1938; no advances authorized as of Aug. 31, 1938.

Source: Social Security Board, Bureau of Accounts and Audits.

above on the other. The market was used only for the refunding of maturing obligations.

Two financial tendencies now evident in Treasury operations are reflected in changes that took

place in the public debt during July. Short-term issues are being replaced by longer-term issues. The sale of United States Savings Bonds which mature in 10 years is continuing to be a significant

Table 8.—Federal grants to States for administration of unemployment compensation laws and State employment services: ¹ Advances ² for the fiscal year 1937-38 certified by the Social Security Board to the Secretary of the Treasury and advances authorized and certified as of Aug. 31, 1938, for the first quarter of the fiscal year 1938-39

[In thousands of dollars]

State	Advances certified or authorized by the Social Security Board as of Aug. 31, 1938, for—					
	Administration of unemployment compensation and employment services		Unemployment compensation administration		Employment service administration	
	Total, fiscal year 1937-38	First quarter, fiscal year 1938-39	Fiscal year 1937-38	First quarter, fiscal year 1938-39	Fiscal year 1937-38	First quarter, fiscal year 1938-39
Total.....	\$42,255.9	\$14,109.7	\$27,878.1	\$9,649.8	\$14,377.8	\$4,459.0
Alabama.....	713.6	192.2	473.6	129.7	240.0	62.5
Alaska.....	31.0	8.6	31.0	6.2	—	2.4
Arizona.....	303.2	93.9	202.1	66.0	101.1	27.6
Arkansas.....	171.2	92.6	171.2	51.3	—	41.3
California.....	3,458.8	875.4	2,479.4	791.7	979.4	83.7
Colorado.....	100.9	29.8	100.9	29.8	—	—
Connecticut.....	1,217.0	425.3	834.7	335.9	382.3	89.6
Delaware.....	138.4	53.0	138.4	33.8	—	19.3
District of Columbia.....	366.9	105.1	270.7	69.4	96.2	31.7
Florida.....	191.9	60.2	191.9	60.2	—	—
Georgia.....	225.8	145.3	225.8	51.1	—	94.2
Hawaii.....	98.8	27.8	98.8	27.8	—	—
Idaho.....	126.4	87.4	126.4	64.0	—	23.4
Illinois.....	362.4	197.1	362.4	197.1	—	—
Indiana.....	1,566.7	534.3	1,078.9	372.8	487.8	181.8
Iowa.....	294.6	193.0	200.9	136.1	84.7	56.9
Kansas.....	131.2	97.8	131.2	54.0	—	43.8
Kentucky.....	223.0	80.1	223.0	80.1	—	—
Louisiana.....	655.0	224.3	411.7	150.3	243.3	74.0
Maine.....	494.4	140.3	319.4	106.9	175.0	33.4
Maryland.....	813.2	258.9	541.9	199.9	271.3	59.0
Massachusetts.....	2,717.7	775.3	1,897.4	575.9	820.3	199.4
Michigan.....	1,261.5	1,061.8	744.8	667.7	516.7	394.1
Minnesota.....	1,090.5	380.5	668.1	263.5	422.4	117.0
Mississippi.....	289.5	94.8	189.0	64.2	100.5	30.6
Missouri.....	251.2	148.1	251.2	148.1	—	—
Montana.....	108.8	29.7	108.8	29.7	—	—
Nebraska.....	88.3	66.2	88.3	37.7	—	28.5
Nevada.....	109.9	20.6	109.9	20.6	—	—
New Hampshire.....	390.9	97.3	269.0	69.0	121.9	28.3
New Jersey.....	521.1	225.5	521.1	225.5	—	—
New Mexico.....	48.9	45.8	48.9	24.0	—	21.8
New York.....	6,904.9	2,480.8	3,658.5	1,439.9	3,336.4	1,040.9
North Carolina.....	1,120.1	309.4	740.8	250.5	379.3	58.0
North Dakota.....	106.4	36.2	106.4	19.2	—	17.0
Ohio.....	482.4	239.1	482.4	239.1	—	—
Oklahoma.....	203.7	146.8	203.7	67.3	—	79.5
Oregon.....	698.7	186.9	542.9	137.3	155.8	49.6
Pennsylvania.....	6,890.1	1,804.0	4,210.8	937.2	2,679.3	866.8
Rhode Island.....	730.3	179.1	592.6	167.1	137.7	12.0
South Carolina.....	344.0	120.7	269.4	84.8	74.6	33.9
South Dakota.....	58.9	19.5	58.9	19.5	—	—
Tennessee.....	605.0	232.0	344.1	141.2	260.9	90.8
Texas.....	1,925.7	404.3	750.6	220.9	1,175.1	175.3
Utah.....	254.6	84.9	183.5	63.1	71.1	21.8
Vermont.....	246.3	69.2	164.8	51.7	81.5	17.5
Virginia.....	724.1	222.7	496.1	160.5	228.0	53.2
Washington.....	142.5	50.1	142.5	50.1	—	—
West Virginia.....	882.2	318.9	588.4	236.3	203.8	82.6
Wisconsin.....	1,194.8	302.6	733.4	186.1	461.4	116.5
Wyoming.....	88.5	34.5	88.5	20.9	—	13.6

¹ Advances certified or authorized by the Social Security Board for State employment service administration to meet the requirements of the unemployment compensation program; this table does not include Federal grants by the U. S. Employment Service under the Wagner-Peyser Act or State or local appropriations to the employment service.

² Advances are certified by the Social Security Board to the Secretary of the Treasury for a specified quarter of operation which is not necessarily the period in which the certification is made. By Aug. 31, 1938, all grants authorized for the fiscal year 1937-38 and for the 1st quarter of the fiscal year 1938-39 had been certified by the Social Security Board to the Secretary of the Treasury.

Source: Social Security Board, Bureau of Accounts and Audits.

source of funds for Treasury financing. The June 15 quarterly financing continued the conversion of short-term to long-term issues. The notes maturing on that date and those maturing on September 15, 1938, totaling \$1,214.5 million, were refunded. Holders of these issues had the option of exchanging the notes for either 1½-percent notes maturing June 15, 1943, or 2½-percent bonds maturing 1958-63. Ninety-eight percent of the outstanding maturing notes of both the June and September series were exchanged for the new bond and note issues. Bond exchanges totaled \$920 million and note exchanges \$270 million.

The second factor involved in Treasury financing resulted from the desterilization of gold, which was begun in April of this year. The Federal Reserve bank deposits obtained by the Treasury through the issuance of gold certificates on the basis of its gold acquisitions have been drawn upon to retire maturing Treasury bills. In each of the first 3 weeks of July the Treasury

refunded \$100 million of the \$150 million of bills maturing weekly, the difference in amount representing the net retirement. On July 27 the Treasury policy was reversed because of the increase in Government expenditures. Treasury bills amounting to \$100 million were offered for sale, \$50 million of which represented refunding of the series maturing that week. The net decrease in Treasury bills during the month was therefore approximately \$100 million.

Another phase of the financing of social security is represented by tables 6, 7, and 8, which show the volume of Federal grants to States for the public-assistance and other social security programs through the month of July. Table 6 shows the amount of checks issued to each State under each of the eight programs, including the three programs administered by the Department of Labor and the public-health program administered by the Treasury Department. Table 7 shows the advances authorized and certified by the Social Security Board for public assistance, while

Chart 1.—Estimates of unemployment, January 1929-June 1938

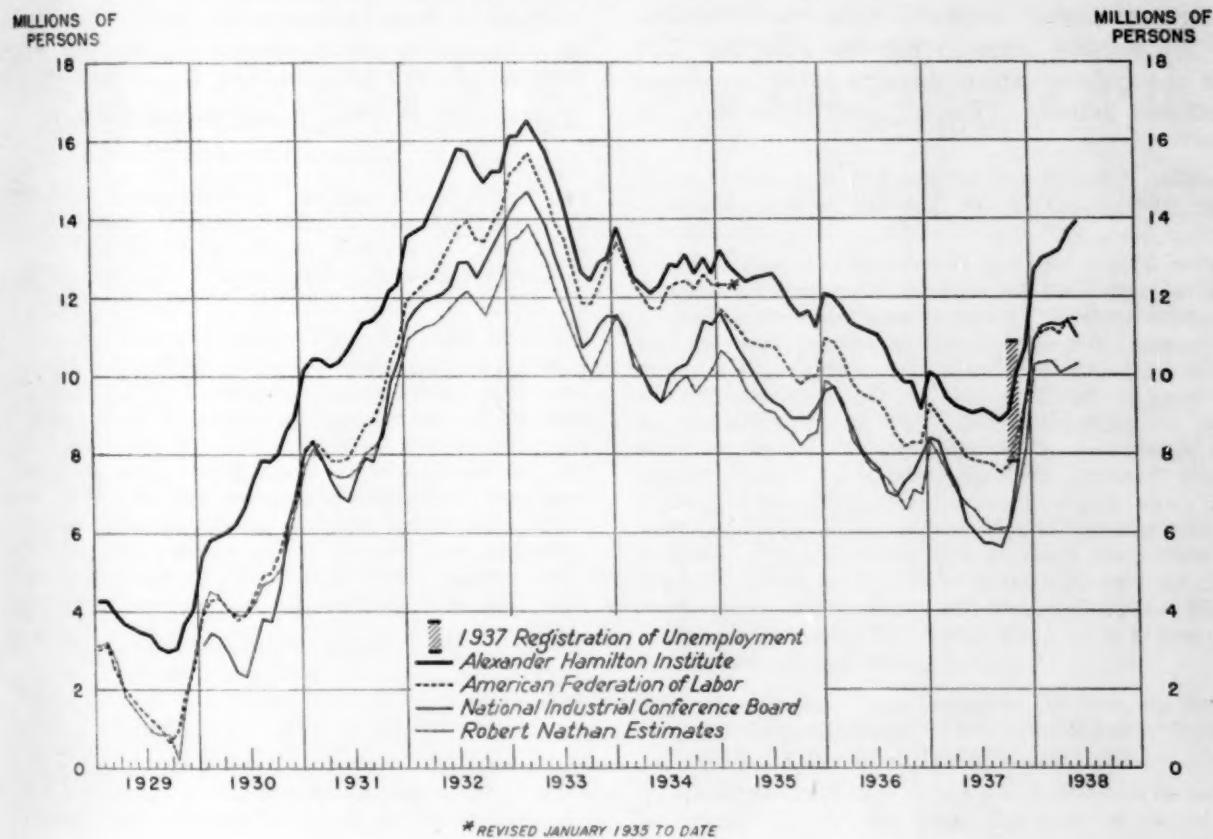


table 8 shows the advances authorized and certified for the administration of unemployment compensation and employment services.

The absence of a clear-cut trend in business conditions has been reflected in the divergent movements of a number of different indexes. The trend of the volume of unemployment through the month of June, according to four sources, is shown in chart I. Three of these estimates, all of which are preliminary, indicate that unemployment in June was higher than in May. In July, however, the Federal Reserve index of factory employment, adjusted for seasonal variation, increased to 77.6 from 76.3 in June, while the Bureau of Labor Statistics index of factory pay rolls, unadjusted for seasonal variation, rose from 67.2 in June to 67.5 in July. In the case of the Federal Reserve employment index for July as compared with June, there was a drop in the index for durable goods industries and a rise in the index for nondurable goods. The rise in pay rolls, upon which social security taxes are levied, is further reflected in the income payment series of the Department of Commerce, which increased in July for the first time in 11 months.

An increase occurred between June and July in the indexes which measure other aspects of business activity. The adjusted index of indus-

trial production of the Federal Reserve Board rose from 77 in June to 83 in July. Analysis of the components of the Federal Reserve index indicates that the jump of 6 points in 1 month is to be attributed almost entirely to iron and steel, and textiles, which increased 16 and 11 points, respectively. In the case of the construction industry, the value of construction contracts awarded remained stable in July when account is taken of the degree of seasonal variation, while the unadjusted figure showed a decrease of 4 points.

The downward trend in prices which had been under way for some months reversed itself during the last days of June, but in the wholesale price series the gains of the first part of July were lost in the next 2 weeks. On the other hand, Moody's spot commodity price index and bond and stock prices continued firm throughout the month of July. This change of price trend has been reflected by an upward movement in the other business indicators. Steel operations scheduled during July reached a higher rate of capacity than in any of the preceding 8 months. Any changes in these indicators will continue to be of significance for social security operations, since both income and disbursements under the different programs are affected by business conditions.

RECENT PUBLICATIONS IN THE FIELD OF SOCIAL SECURITY

GENERAL

AUSTRALIA. NATIONAL INSURANCE COMMISSION. *National Insurance; A Summary of the Australian National Health and Pensions Insurance Act, 1938.* Canberra, 1938. 43 pp.

A scheme of compulsory contributory social insurance for Australia was adopted by the Commonwealth Parliament on June 30, 1938, and became law on July 5. On July 6 a National Insurance Commission of three members was appointed. This summary, dated July 7, is the first publication of the Commission and is a simple explanation of the new scheme in 12 brief chapters.

CANADIAN WELFARE COUNCIL. *Welfare Services for the Canadian People; Submission of the Canadian Welfare Council to the Royal Commission on Dominion-Provincial Relations.* Ottawa, May 1938. 58 pp.

This pamphlet contains recommendations for a new and comprehensive social security program in Canada. The Canadian Welfare Council proposes social insurance on a Dominion-wide scale against the risks of old age, invalidity, survivorship, sickness, and unemployment. Assistance for those not covered by contributory plans is likewise urged, administration to be on a provincial and local basis. A third major point is a suggested rehabilitation program, comprising land colonization and resettlement, vocational training, and a more active employment service. Other problems discussed include child care, penal methods, migrancy, housing, and social research.

SWEDEN. ROYAL SOCIAL BOARD. *Social Work and Legislation in Sweden; Survey Published by Order of the Swedish Government.* 2d rev. English ed. Stockholm, 1938. 352 pp. ("New Sweden Tercentenary Publications.")

This comprehensive study of Swedish social legislation includes material on collective bargaining, employment and unemployment, protective legislation for women and children, social insurance, hygiene and care of the sick, public and private relief work, housing, the cooperative movement, and education. It reviews the history and explains the present status of unemployment insurance, workmen's compensation, sickness insurance, national pensions, and various forms of relief and assistance. Recent statistics and an outline of the administrative organization are presented for each type of service.

U. S. NATIONAL EMERGENCY COUNCIL. *Report on Economic Conditions of the South.* Prepared for the President. Washington: U. S. Government Printing Office, 1938. 64 pp.

This report was prepared in reply to President Roosevelt's request for a "clear and concise statement" of southern needs and problems "in a form readily available, not

only to the Members of Congress, but to the public generally." It contains 15 brief sections on topics such as "Private and Public Income," "Health," "Housing," "Labor," "Industry," and "Purchasing Power." The principal concern of the report, in the words of Lowell Mellett, Executive Director of the National Emergency Council, is "not with what the South has, but with what the South needs." Mr. Mellett states that "the economic problems of the South are not beyond the power of men to solve," although their complexity demands participation by Federal, State, and local governments, as well as by industry, business, schools, and citizens.

WATT, ROBERT J. "Social Security and the Workers in the United States." *International Labour Review*, Geneva, Vol. 37, No. 6 (June 1938), pp. 715-728.

Mr. Watt is director of social security policy for the American Federation of Labor and is also the American workers' representative on the Governing Body of the International Labor Office. He describes the principal provisions of the Social Security Act and outlines accomplishments to the spring of 1938. His concluding estimate states that criticism of social security has been for the most part "trite and captious." He writes: "American workers, however, are not so much impressed by frothy criticisms as they are eager to enjoy more substance."

FINANCIAL ASPECTS OF SOCIAL SECURITY

ELIOT, THOMAS H. "Funds for the Future." *Atlantic Monthly*, Boston, Vol. 162, No. 2 (August 1938), pp. 225-232.

The old-age reserve account and the general policy behind it are discussed in this article by the former General Counsel for the Social Security Board. To the contention that the current receipts should not be used to pay general governmental expenses, Mr. Eliot replies that the wise current spending of pay-roll taxes will make it easier to pay benefits in full in 1960. Against the argument that the fund tempts the Government to extravagance, he asserts the right of a representative Congress to spend public money. The supposed deflationary result of taxing pay rolls to pay for current expenses or to reduce the public debt is examined with respect to the purpose of the expenditures and the course of the business cycle. In common with other students of the problem, Mr. Eliot emphasizes the need for careful study as a preface to further congressional action.

FÉRAUD, LUCIEN. "Introduction to the Financial Problems of Social Insurance." *International Labour Review*, Geneva, Vol. 38, No. 1 (July 1938), pp. 1-25.

The introductory note to this article describes its scope as follows: "In the first place, this study is limited to

general schemes of compulsory insurance against invalidity, old age, and death, and the financial problems are considered strictly from their technical aspect alone, to the exclusion of their economic and social aspects. Next, the characteristics of the fundamental factors of financial organisation are described: contributions, subsidies, benefits, and accumulated funds. The conditions that as a rule link these factors one with another, or become evident when their evolution is compared, are also brought out. The longest section is devoted to the actual mechanism of financial organisation. The question of the investment of funds is not discussed as such, but a few remarks are made on this subject. Finally, an attempt is made to define the part played by the actuary in the introduction or reform of a social insurance scheme."

HOHAUS, REINHARD A. *Equity, Adequacy and Related Factors in Old Age Security.* June 1938. 52 pp. Processed. ("To appear in the June 1938 issue of the *Record* of the American Institute of Actuaries.")

This article is a careful exposition of the principles of individual "equity" and social "adequacy" in relation to the program of old-age insurance inaugurated by the Social Security Act. Whereas adequacy is said to be the principal concept in social insurance, the existing old-age insurance system is regarded as emphasizing equity. To correct this emphasis, Mr. Hohaus tentatively puts forward a number of formulas which would involve definite departure from the present methods of computing benefits. He also calls attention to problems of survivors' benefits, constitutional issues, anomalies connected with brief periods of covered employment, feasible tax limits, and other practical and theoretical questions. Retention of the status quo is suggested until the numerous complexities can be thoroughly studied and adjusted.

PRIBRAM, KARL. "The Functions of Reserves in Old-Age Benefit Plans." *Quarterly Journal of Economics*, Cambridge, Mass., Vol. 52, No. 4 (August 1938), pp. 615-640.

Dr. Pribram distinguishes three phases—insurance, budgetary, and economic—of the old-age reserve problem. The significance and value of actuarial reserves are emphasized throughout the article, although several different reserve arrangements are shown to be possible. The author also describes the provisions for reserves in a number of national pension plans. He suggests that there are advantages in a system of limited public subsidies, whereby a fixed amount is paid to each pension and a varying additional amount is based upon individual contributions. As applied in the United States, the effect of such a plan would be to reduce the size of the reserve, since the expenditures to be defrayed by contributory taxes would be smaller. Dr. Pribram also suggests that pay-roll taxes could be reduced or eliminated in hard times and increased with an upturn in the business cycle. In this way deflationary trends and impaired consumption could be partly circumvented.

HEALTH AND MEDICAL CARE

AMERICAN MEDICAL ASSOCIATION. "The National Health Conference." Editorial. *Journal of the American Medical Association*, Chicago, Vol. 111, No. 5 (July 30, 1938), pp. 426-428. Also reprint of the text of the recommendations of the Interdepartmental Committee to Coordinate Health and Welfare Activities, pp. 432-454.

The editorial describes the activities and recommendations of the National Health Conference held in Washington and affirms that the House of Delegates of the American Medical Association "will no doubt give careful, calm consideration to the problems concerned." It is noted that in the past the House of Delegates has never opposed expansion of medical service or aid to the indigent. In calling attention to publication of the text of the Conference program, the editorial states: "It is important that the medical profession begin thinking immediately in terms of the proposed national health program and formulate its own point of view."

HALL, HELEN, and KELLOGG, PAUL. "The Unserved Millions." *Survey Graphic*, New York, Vol. 27, No. 9 (September 1938), pp. 437-441, 470-474.

This illustrated article describes the National Health Conference held last July in Washington. Excerpts from the addresses are given, as are quotations from the report of the Interdepartmental Committee to Coordinate Health and Welfare Activities. The authors state: "For the first time, we have a National Health Program definitely on the order of business in the United States * * *". In their opinion, future action on the problem rests more with the consumers of medical care than with experts or government. The part played by the Conference in advancing public opinion and furthering public discussion is emphasized.

KOSSORIS, MAX D., and KJAER, SWEN. "Industrial Injuries in the United States During 1936." *Monthly Labor Review*, Washington, Vol. 47, No. 1 (July 1938), pp. 18-30.

General facts from this survey are summarized as follows: "Of every million workers employed during 1936, 430 are killed, 1,790 permanently crippled, and 35,800 temporarily disabled, according to estimates of the Bureau of Labor Statistics. The total accident toll, disregarding injuries which required only medical attention but did not involve inability to continue at work, is estimated at 16,000 deaths, 66,200 permanent injuries, and 1,325,000 temporary total disabilities." The estimates are derived from a survey of nearly 24,000 establishments and from other sources. Distribution of injuries by types of establishments is shown for both manufacturing and nonmanufacturing industries.

LEAGUE OF NATIONS. *Bulletin of the Health Organisation*, Geneva, Vol. 7, No. 2 (April 1938).

The connection between social insurance and institutes of hygiene receives frequent mention in this issue of the Health Organisation bulletin. The number is devoted to

a discussion of schools of hygiene and describes the work of 12 such institutions. Statistics on health insurance and data on physicians working in this field are given for several countries. A report on the subject notes the need for further cooperation between health insurance and institutes of hygiene in order to promote health by more energetic measures.

U. S. INTERDEPARTMENTAL COMMITTEE TO COORDINATE HEALTH AND WELFARE ACTIVITIES. *National Health Conference, July 18-19-20, 1938.* Washington, 1938. 75 pp. Processed.

Recommendations of the Interdepartmental Committee to the National Health Conference appear in this publication. They are divided into five basic groups: (1) general public-health services; (2) hospital facilities; (3) medical care for the medically needy; (4) a general program of medical care; and (5) insurance against loss of wages during sickness. In each instance the need is set forth, followed by the recommendations.

UNITED STATES NEWS. "Do We Need Reforms in Medical Care, and, if so, What Should They Be?" ("The Question of the Week.") *United States News*, Washington, August 1, 1938, pp. 4-5; August 8, 1938, pp. 4, 6; August 15, 1938, pp. 4-5.

Some 35 officials and other experts in the medical and welfare fields give their replies to questions submitted by the *United States News* respecting the need for reform in existing provisions for medical care. The majority find a need for improvement and recommend some form of tax-supported program. All were delegates to the National Health Conference held last July in Washington.

WASHINGTON. STATE DEPARTMENT OF SOCIAL SECURITY. *Care in County Institutions and Medical Care of Recipients of Public Assistance.* Olympia, August 1938. 17 pp. Processed. (Monograph No. 38.)

This report presents statistics of institutional care, hospitalization in private hospitals, and a State-wide medical and dental program which was operative from 1935 to 1937. It shows the number aided, type of care, and cost for counties and for the State as a whole.

PUBLIC WELFARE AND RELIEF

COLE, WILLIAM E. *Almshouse Policies and Almshouse Care of the Indigent in Tennessee.* Knoxville: University of Tennessee, Division of University Extension, July 1938. 76 pp. (School of Business Administration, Bureau of Research, Study No. 3.)

This report, made in cooperation with the Tennessee State Department of Institutions and Public Welfare, had three objectives: (1) to set forth the almshouse policies which the various States are following or may follow under the Social Security Act; (2) to present in some detail basic data relative to the population and administration of the 81 county almshouses in Tennessee; and (3) to formulate certain policies for the future administration of the State almshouses.

FEDERATION OF SOCIAL AGENCIES OF PITTSBURGH AND ALLEGHENY COUNTY. COMMITTEE ON FAMILY BUDGETS. *Minimum Cost of Living Budget for Health and Decency in Pittsburgh and Allegheny County.* Rev. ed. Pittsburgh: The Federation, June 1938. 45 pp. (Social Research Monograph No. 4.)

"The value of this Budget," states the foreword, "lies first in its use as a guide toward the formulation of relief grants, and second, as a standard by which such grants may be measured." Requirements such as food, clothing, furniture, medical care, and leisure-time activities are specifically treated with respect to desirable standards and prices of the articles. A bibliography is included.

FLORIDA. STATE WELFARE BOARD. DEPARTMENT OF RESEARCH AND STATISTICS. *Summary of Activities and Administrative Costs of State Welfare, July 1, 1937, through June 30, 1938.* Jacksonville, July 26, 1938. 23 pp. Processed.

The report consists exclusively of tables. It affords detailed statistical information on old-age assistance and aid to the blind and tabulates administrative costs for all welfare activities by districts and by months. State and district totals of persons aided in services other than those provided under the Social Security Act are more briefly summarized.

GEDDES, ANNE E. *Preparation of Valid Statistics of the Cost of Relief Administration.* Chicago and Washington: Joint Committee on Relief Statistics of the American Public Welfare Association and the American Statistical Association, April 1938. 12 pp. (Papers on Relief Statistics, No. 2.)

The report presents a consideration of the treatment of capital expenditures, depreciation, deferred payments and prepayments, donations, and other concealed costs; the development of a classification of accounts and of methods of prorating joint costs; and the compilation of unit costs and operating ratios.

JOHANSEN, JOHN P. *Social and Economic Circumstances of Accepted Applicants for Old-Age Assistance in South Dakota, 1936-1937.* Brookings, S. Dak.: Agricultural Experiment Station of South Dakota State College, June 1938. 55 pp. (Bulletin 323.)

This study was made possible through the cooperation of the Works Progress Administration with the Department of Rural Sociology of the State College of Agriculture. It presents and analyzes data on the social and economic situation of aged dependent persons in South Dakota and includes material on the extent of assistance needed and granted. The principal characteristics studied are the health and occupational status of the aged, the residence and number of their living children, their mobility, marital status, and housing and living arrangements. The publication is a continuation of Bulletin 318, issued in February 1938, on *The Extent of Dependency upon Old-Age Assistance in South Dakota* (47 pp.). This earlier work is concerned chiefly with age, nativity, color, citizenship, and marital status of the aged. The two bulletins combine to give a comprehensive picture of applicants for old-age assistance in South Dakota.

KANSAS. STATE BOARD OF SOCIAL WELFARE. *Report of Social Welfare in 1937*. Prepared by the Division of Research and Statistics. Topeka, 1938. 51 pp.

This is the first annual report to be issued under the Kansas Social Welfare Act of 1937. It describes in detail the three public-assistance programs and outlines the State's services for child welfare, the blind, and veterans. The administrative divisions of the State Board of Social Welfare are also described.

MCCASLIN, JOHN M. *Use by a State Agency of Social Data about Recipients of Public Assistance*. Chicago and Washington: Joint Committee on Relief Statistics of the American Public Welfare Association and the American Statistical Association, January 1938. 11 pp. (Papers on Relief Statistics, No. 1.)

The report presents a discussion of instances of effective use of social data and describes audiences to whom data should be presented and mediums and methods of presentation.

UNEMPLOYMENT AND UNEMPLOYMENT COMPENSATION

GREAT BRITAIN. UNEMPLOYMENT ASSISTANCE BOARD. *Report for the Year Ended December 31, 1937*. London: H. M. Stationery Office, 1938. 197 pp. (Command Paper 5752.)

The workings of the British unemployment assistance program during 1937 are detailed in the third annual report of the Unemployment Assistance Board. Chapters deal with the administrative work of the Board, its organization, its relationship with other administrative bodies in attempting to improve the employability of applicants, the work of advisory committees, functioning of appeals tribunals, finance, and an analysis of the applicants for unemployment assistance.

HOLLANDER, E. D., and VINOGRADOFF, E. D. "Can Employment Service Reports Be Used to Measure Unemployment?" Part 2. *Monthly Labor Review*, Washington, Vol. 47, No. 1 (July 1938), pp. 156-163.

Part 1 of this study was noted in the August issue of the Bulletin. The second part compares the active file of the United States Employment Service with various estimates of unemployment and finds them in close agreement, particularly when a 2-month lag is introduced in the Employment Service data. It also shows how the payment of unemployment benefits has increased the accuracy of the active file. When benefits are paid in all States, the authors affirm, the total national active file will provide a "reasonably accurate record of the unemployment situation."

NELSON, LOWRY. "The Agricultural Labor Situation in the United States." *International Labour Review*, Geneva, Vol. 37, No. 6 (June 1938), pp. 754-763. ("Reports and Enquiries.")

The author is professor of rural sociology at the University of Minnesota, and his report was prepared for the

Permanent Agricultural Committee of the Governing Body of the International Labor Office. It reviews the types of agricultural workers and their living conditions and wages, technological changes, and Federal and State legislation. In considering the future, Professor Nelson notes trends toward mechanization, a high rural birth rate with resulting labor surplus, and a growing tendency toward tenancy and farm labor. His recommendations include the suggestion that the social security program be expanded to cover farm labor.

NEUBERGER, OTTO. *The Administration of Short-Time Benefits in Germany*. A Memorandum for the Committee on Social Security of the Social Science Research Council. Washington, D. C.: Committee on Social Security, 1938. 121 pp. Processed.

Dr. Neuberger was for several years director of the Munich Labor Office, and his memorandum reflects personal administrative experience with the problems of short-time work and partial unemployment benefits. Legal, administrative, and practical aspects of unemployment insurance for short-time workers in Germany are presented in detail. A foreword by Paul Webbink, director of the Committee on Social Security of the Social Science Research Council, points out the difficulties which confront American administrators in this field and notes that Dr. Neuberger's study gives special attention to the points which are of greatest interest to the student in the United States. The appendix contains the text of orders, decrees, and forms employed in Germany. A bibliography is included.

ODOM, W. E. *More Stable Employment and Economy*. Chicago: William Odom Associates, 1938. 25 pp.

This address before the National Metal Trades Association deals with merit rating and employment stabilization and contains suggestions for minimizing labor turn-over. Charts illustrate contribution rates in several industrial States, and the text notes the savings possible to employers through merit rating. Other charts show experiences, both favorable and unfavorable, of employers in Wisconsin. A decline in temporary and part-time employment is noted as stabilization is attained.

U. S. BUREAU OF LABOR STATISTICS. "Annual Wage and Guaranteed Employment Plans." *Monthly Labor Review*, Vol. 47, No. 1 (July 1938), pp. 52-59.

According to this article, only 3 companies in the United States employing as many as 100 workers have plans in effect for guaranteeing income or employment on an annual basis. They are the Procter & Gamble Co., Cincinnati; Nunn-Bush Shoe Co., Milwaukee; and George A. Hormel & Co., Austin, Minnesota. These plans are described and the text of the plans is given.

WASHINGTON. STATE DEPARTMENT OF SOCIAL SECURITY, UNEMPLOYMENT COMPENSATION DIVISION. *Annual Report * * * Calendar Year Ended December 31, 1937*. Olympia, 1938. 10 pp. Processed.

This is the first annual report under the Washington act, which was signed on March 16, 1937, and became effective retroactively from January 1, 1937.